

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)

As of 31 July 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,211,329	Deposits	2,764,973,482
Interbank and money market items - net	738,786,476	Interbank and money market items	275,332,253
Financial assets measured at fair value		Liability payable on demand	5,696,347
through profit or loss	123,737,438	Financial liabilities measured at fair value	
Derivatives assets	81,685,535	through profit or loss	16,579,167
Investments - net	810,249,188	Derivatives liabilities	60,152,711
Investments in subsidiaries and associates - net	144,814,925	Debt issued and borrowings	239,447,472
Loans to customers and		Other liabilities	132,303,062
accrued interest receivables - net	2,027,879,440	<b>Total liabilities</b>	<b>3,494,484,494</b>
Properties for sale - net	5,126,675		
Premises and equipment - net	63,241,056	<b>Shareholders' equity</b>	
Other assets - net	26,599,068	Equity portion	75,434,661
		Other reserves	55,430,975
		Retained earnings	430,981,000
		<b>Total shareholders' equity</b>	<b>561,846,636</b>
<b>Total assets</b>	<b>4,056,331,130</b>	<b>Total liabilities and shareholders' equity</b>	<b>4,056,331,130</b>


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2025	
(3.18 percent of total loans before deducting allowance for expected credit losses)	92,893,228
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2025	249,896,386
Regulatory capital	
(24.30 (percent) ratio of total capital to risk weighted assets)	666,720,221
Capital after deducting capital add-ons for loans to large exposures	
(24.30 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	666,720,221
Changes in assets and liabilities during the quarter ended 31 July 2025	
resulting from penalties for violation of the Financial Institutions Business Act B.E.2551 (2008), Section	-

Channels for disclosure of information on capital requirement

For commercial banks	For financial business groups
(under the Notification of the Bank of Thailand	(under the Notification of the Bank of Thailand
Re: Disclosure Requirement on Capital Adequacy for	Re: Disclosure Requirement on Capital Adequacy for
Commercial Banks)	Financial Business Groups)
Channel for disclosure <a href="https://www.bangkokbank.com/en/Investor-Relations/Financial-Information">https://www.bangkokbank.com/en/</a>	Channel for disclosure <a href="https://www.bangkokbank.com/en/Investor-Relations/Financial-Information">https://www.bangkokbank.com/en/</a>
Date of disclosure 30 April 2025	Date of disclosure 30 April 2025
Information as of 31 December 2024	Information as of 31 December 2024

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

  
 (Mrs. Oranuch Nampoolsuksan)  
 Executive Vice President

  
 (Mr. Singh Tangtatswas)  
 Director  
 on behalf of the President