

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)  
As of 30 June 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,891,680	Deposits	2,760,276,037
Interbank and money market items - net	764,387,801	Interbank and money market items	316,167,851
Financial assets measured at fair value through profit or loss	115,104,554	Liability payable on demand	6,724,702
Derivatives assets	86,483,994	Financial liabilities measured at fair value through profit or loss	16,591,395
Investments - net	783,561,897	Derivatives liabilities	68,107,641
Investments in subsidiaries and associates - net	144,815,695	Debt issued and borrowings	239,208,865
Loans to customers and accrued interest receivables - net	2,064,954,078	Other liabilities	131,975,778
Properties for sale - net	5,161,900	<b>Total liabilities</b>	<b>3,539,052,269</b>
Premises and equipment - net	63,657,574	<b>Shareholders' equity</b>	
Other assets - net	29,443,937	Equity portion	75,434,661
		Other reserves	50,902,964
		Retained earnings	427,073,216
<b>Total assets</b>	<b>4,092,463,110</b>	<b>Total shareholders' equity</b>	<b>553,410,841</b>
		<b>Total liabilities and shareholders' equity</b>	<b>4,092,463,110</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	
(23.89 (percent) ratio of total capital to risk weighted assets)	663,796,029
Capital after deducting capital add-ons for loans to large exposures	
(23.89 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	663,796,029
Changes in assets and liabilities during the quarter ended 30 June 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 Commercial Banks)	Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)
Channel for disclosure <a href="https://www.bangkokbank.com/en/Investor-Relations/Financial-Information">https://www.bangkokbank.com/en/Investor-Relations/Financial-Information</a>	Channel for disclosure <a href="https://www.bangkokbank.com/en/Investor-Relations/Financial-Information">https://www.bangkokbank.com/en/Investor-Relations/Financial-Information</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