

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)  
As of 31 March 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,124,941	Deposits	2,783,270,222
Interbank and money market items - net	716,382,259	Interbank and money market items	313,903,069
Financial assets measured at fair value through profit or loss	115,838,208	Liability payable on demand	7,559,825
Derivatives assets	72,738,198	Financial liabilities measured at fair value through profit or loss	17,459,130
Investments - net	836,043,884	Derivatives liabilities	58,392,696
Investments in subsidiaries and associates - net	144,815,695	Debt issued and borrowings	248,652,926
Loans to customers and accrued interest receivables - net	2,084,587,612	Other liabilities	126,115,282
Properties for sale - net	4,853,196	<b>Total liabilities</b>	<b>3,555,353,150</b>
Premises and equipment - net	49,912,674	<b>Shareholders' equity</b>	
Other assets - net	34,032,542	Equity portion	75,434,661
		Other reserves	41,643,519
		Retained earnings	425,897,879
		<b>Total shareholders' equity</b>	<b>542,976,059</b>
<b>Total assets</b>	<b>4,098,329,209</b>	<b>Total liabilities and shareholders' equity</b>	<b>4,098,329,209</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2025	
(2.96 percent of total loans before deducting allowance for expected credit losses)	85,440,121
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2025	242,864,061
Regulatory capital	
(22.92 (percent) ratio of total capital to risk weighted assets)	641,109,853
Capital after deducting capital add-ons for loans to large exposures	
(22.92 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	641,109,853
Changes in assets and liabilities during the quarter ended 31 March 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 (under the Notification of the Bank of Thailand) Re: Disclosure Requirement on Capital Adequacy for Commercial Banks	For financial business groups (under the Notification of the Bank of Thailand) 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 31 October 2024	Date of disclosure 31 October 2024
Information as of 30 June 2024	Information as of 30 June 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. Pichet Durongkaverroj)  
Director  
on behalf of the President