

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,455,446	Deposits	2,791,910,976
Interbank and money market items - net	723,743,086	Interbank and money market items	277,514,658
Financial assets measured at fair value through profit or loss	114,045,944	Liability payable on demand	6,927,387
Derivatives assets	90,506,985	Financial liabilities measured at fair value through profit or loss	16,555,509
Investments - net	814,422,755	Derivatives liabilities	70,149,065
Investments in subsidiaries and associates - net	144,815,695	Debt issued and borrowings	238,548,960
Loans to customers and accrued interest receivables - net	2,058,009,568	Other liabilities	134,516,170
Properties for sale - net	4,921,491	<b>Total liabilities</b>	<b>3,536,122,725</b>
Premises and equipment - net	63,651,312	<b>Shareholders' equity</b>	
Other assets - net	33,415,818	Equity portion	75,434,661
		Other reserves	48,370,082
		Retained earnings	422,060,632
<b>Total assets</b>	<b>4,081,988,100</b>	<b>Total shareholders' equity</b>	<b>545,865,375</b>
		<b>Total liabilities and shareholders' equity</b>	<b>4,081,988,100</b>

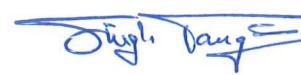
	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2025	
(2.96 percent of total loans before deducting allowance for expected credit losses)	85,440,121
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2025	242,864,061
Regulatory capital	
(24.04 (percent) ratio of total capital to risk weighted assets)	661,066,359
Capital after deducting capital add-ons for loans to large exposures	
(24.04 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	661,066,359
Changes in assets and liabilities during the quarter ended 31 May 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)	For financial business groups (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