

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of financial position

As at 31 March 2024

(Unit: Thousand Baht)

	Consolidated		Separate	
	financial statements		financial statements	
	31 March	31 December	31 March	31 December
	2024	2023	2024	2023
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Assets				
Cash	57,193,953	55,625,890	57,162,943	55,590,034
Interbank and money market items - net	564,830,732	701,161,506	564,352,611	700,439,909
Financial assets measured at fair value through profit or loss	44,093,069	25,945,606	44,093,069	25,945,606
Derivatives assets	81,778,395	69,461,150	81,778,395	69,461,150
Investments - net	351,758,821	263,707,944	351,718,020	263,601,161
Investments in subsidiaries and associated companies - net	16,127,679	13,532,731	11,685,852	11,246,361
Loans to customers and accrued interest receivables - net	2,469,282,502	2,426,094,942	2,386,506,504	2,336,698,991
Properties for sale - net	31,674,959	34,859,742	31,666,318	34,851,303
Land, premises and equipment - net	29,918,041	31,064,204	27,651,710	28,641,136
Right-of-use assets - net	3,648,929	3,796,887	2,584,377	2,645,973
Intangible assets - net	20,340,765	19,429,322	21,601,512	20,312,056
Deferred tax assets	6,480,000	6,362,541	3,706,939	3,703,883
Accrued income	3,082,303	2,407,180	3,149,107	2,401,036
Other assets - net	36,844,776	24,234,808	36,424,910	25,132,420
Total assets	3,717,054,924	3,677,684,453	3,624,082,267	3,580,671,019

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of financial position (continued)

As at 31 March 2024

(Unit: Thousand Baht)

	Consolidated		Separate	
	financial statements		financial statements	
	31 March	31 December	31 March	31 December
	2024	2023	2024	2023
	(Unreviewed)	(Audited)	(Unreviewed)	(Audited)
Liabilities and equity				
Deposits	2,602,049,511	2,646,871,577	2,607,810,636	2,654,750,950
Interbank and money market items	333,140,186	282,696,058	333,633,571	276,453,291
Liabilities payable on demand	4,289,214	4,423,279	4,289,214	4,423,279
Derivatives liabilities	80,698,613	63,936,503	80,698,613	63,936,503
Debt issued and borrowings	158,558,343	160,839,009	114,648,220	114,201,870
Lease liabilities	3,679,744	3,841,492	2,561,326	2,638,120
Provisions	17,405,164	17,004,654	15,809,626	15,454,110
Other liabilities	80,516,963	77,225,585	73,189,953	69,025,724
Total liabilities	3,280,337,738	3,256,838,157	3,232,641,159	3,200,883,847
Equity				
Share capital				
Authorised share capital				
5,500,000 preferred shares of Baht 5.15 each	28,325	28,325	28,325	28,325
13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715	71,976,715	71,976,715	71,976,715
Issued and paid-up share capital				
5,500,000 preferred shares of Baht 5.15 each	28,325	28,325	28,325	28,325
13,976,061,250 ordinary shares of Baht 5.15 each	71,976,715	71,976,715	71,976,715	71,976,715
Premium on share capital				
Premium on ordinary share	20,833,734	20,833,734	20,833,734	20,833,734
Deficit from the change in the ownership interests in subsidiaries	(587,741)	(666,074)	-	-
Other components of equity	20,199,278	16,171,217	21,456,854	19,675,701
Retained earnings				
Appropriated				
Legal reserve	7,200,504	7,200,504	7,200,504	7,200,504
Unappropriated	297,745,119	286,831,656	269,944,976	260,072,193
Equity attributable to equity holders of the Bank	417,395,934	402,376,077	391,441,108	379,787,172
Non-controlling interests	19,321,252	18,470,219	-	-
Total equity	436,717,186	420,846,296	391,441,108	379,787,172
Total liabilities and equity	3,717,054,924	3,677,684,453	3,624,082,267	3,580,671,019

(Payong Srivanich)

Chief Executive Officer

Krung Thai Bank Public Company Limited and its subsidiaries

Statement of profit or loss and other comprehensive income

For the three-month period ended 31 March 2024

(Unit: Thousand Baht)

	Consolidated		Separate	
	financial statements		financial statements	
	2024	2023	2024	2023
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Profit or loss				
Interest income	40,880,835	34,105,226	36,968,791	30,160,624
Interest expenses	11,319,425	8,486,042	10,959,027	8,157,249
Net interest income	29,561,410	25,619,184	26,009,764	22,003,375
Fees and service income	7,673,136	7,155,835	5,474,928	5,437,458
Fees and service expenses	2,096,079	2,017,308	1,288,638	1,399,012
Net fees and service income	5,577,057	5,138,527	4,186,290	4,038,446
Net gains on financial instruments measured at fair value				
through profit or loss	1,660,752	1,898,741	1,660,869	1,898,833
Net gains on investments	237,439	258,866	237,439	258,866
Share of profit from investments accounted for under equity method	405,530	398,599	-	-
Dividend income	148,934	176,189	194,281	238,489
Other operating income	3,111,705	1,781,875	2,062,241	987,694
Total operating income	40,702,827	35,271,981	34,350,884	29,425,703
Other operating expenses				
Employee's expenses	6,643,343	6,832,482	4,849,168	5,349,141
Directors' remuneration	85,181	86,274	29,368	24,249
Premises and equipment expenses	2,436,234	2,395,171	1,273,905	1,295,438
Taxes and duties	1,345,912	1,192,920	1,179,939	1,035,107
Impairment losses of properties for sale	3,791,993	276,796	3,790,654	361,631
Others	3,427,838	2,866,378	4,439,996	3,947,809
Total other operating expenses	17,730,501	13,650,021	15,563,030	12,013,375
Expected credit losses	8,028,890	8,103,570	6,369,754	6,728,964
Profit before income tax	14,943,436	13,518,390	12,418,100	10,683,364
Income tax	2,935,623	2,531,127	2,393,661	2,010,383
Net profit	12,007,813	10,987,263	10,024,439	8,672,981

Krung Thai Bank Public Company Limited and its subsidiaries
Statement of profit or loss and other comprehensive income (continued)
For the three-month period ended 31 March 2024

(Unit: Thousand Baht except earnings per share expressed in Baht)

	Consolidated		Separate	
	financial statements	financial statements	financial statements	financial statements
	2024	2023	2024	2023
	(Unreviewed)	(Reviewed)	(Unreviewed)	(Reviewed)
Other comprehensive income (loss)				
<i>Transactions that will be reclassified subsequently to profit or loss</i>				
Gains (losses) on debt securities measured at fair value				
through other comprehensive income	1,292,318	476,442	1,293,800	463,706
Gains (losses) arising from translating the financial statements of				
foreign operations	46,438	(4,652)	46,438	(4,652)
Gains (losses) on cash flow hedges	443,460	(207,246)	443,460	(207,246)
Gains (losses) from deferred cost of hedging	(130,525)	149,029	(130,525)	149,029
Share of other comprehensive income (loss) of associate (equity method)				
for items that will be reclassified subsequently to profit or loss	2,318,809	4,288,636	-	-
Income tax relating to other comprehensive income (loss)				
for items that will be reclassified subsequently to profit or loss	(321,051)	(83,645)	(321,347)	(81,098)
<i>Transactions that will never be reclassified subsequently to profit or loss</i>				
Gains (losses) on investments in equity designated to be measured				
at fair value through other comprehensive income	565,549	(790,022)	565,549	(790,022)
Actuarial gains (losses) on defined benefit plan	(193,460)	(582,114)	(193,460)	(582,114)
Share of other comprehensive income (loss) of associate (equity method)				
for items that will never be reclassified subsequently to profit or loss	(84,043)	(224,863)	-	-
Income tax relating to other comprehensive income (loss)				
for items that will never be reclassified subsequently to profit or loss	(74,418)	274,427	(74,418)	274,427
Other comprehensive income (loss) - net	3,863,077	3,295,992	1,629,497	(777,970)
Total comprehensive income (loss)	15,870,890	14,283,255	11,653,936	7,895,011
Total profit attributable to:				
Equity holders of the Bank	11,078,447	10,066,596	10,024,439	8,672,981
Non-controlling interest	929,366	920,667		
	12,007,813	10,987,263		
Total comprehensive income attributable to:				
Equity holders of the Bank	14,941,524	13,362,588	11,653,936	7,895,011
Non-controlling interest	929,366	920,667		
	15,870,890	14,283,255		
Earnings per share of the Bank				
Basic earnings per share (Baht)	0.79	0.72	0.72	0.62

(Payong Srivanich)

Chief Executive Officer