



BANK OF AYUDHYA PUBLIC COMPANY LTD.

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

As of 31 January 2026

C.B.1.1



| Assets   | Thousand Baht        | Liabilities   | Thousand Baht        |
|--|----------------------|---|----------------------|
| Cash   | 22,388,065           | Deposits  | 1,715,210,343        |
| Interbank and money market items - net                         | 432,805,788          | Interbank and money market items                                    | 136,255,716          |
| Financial assets measured at fair value through profit or loss | 16,008,723           | Liabilities payable on demand                                       | 4,577,470            |
| Derivatives assets   | 23,250,224           | Financial liabilities measured at fair value through profit or loss | -                    |
| Investments - net  | 166,835,302          | Derivatives liabilities   | 25,174,952           |
| Investments in subsidiaries and associates - net               | 100,681,535          | Debt issued and borrowings  | 72,195,656           |
| Loans to customers and accrued interest receivables - net      | 1,475,550,031        | Other liabilities   | 53,723,829           |
| Properties for sale - net                                      | 5,691,381            | <b>Total Liabilities</b>  | <b>2,007,137,966</b> |
| Premises and equipment - net                                   | 30,055,195           | <b>Shareholders' equity</b>   |                      |
| Other assets - net   | 30,307,426           | Equity portion  | 126,436,367          |
|  |                      | Other reserves  | 6,463,681            |
|  |                      | Retained earnings   | 163,535,656          |
| <b>Total assets</b>  | <b>2,303,573,670</b> | <b>Total Shareholders' equity</b>                                   | <b>296,435,704</b>   |
|  |                      | <b>Total liabilities and shareholders' equity</b>                   | <b>2,303,573,670</b> |

|  | Thousand Baht |
|--|---------------|
| Non-Performing Loans (gross) for the quarter ended 31 December 2025  | 53,066,409    |
| (2.77 percent of total loans before deducting allowance for expected credit losses)  |               |
| Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025  | 64,910,197    |
| Regulatory capital   | 336,591,296   |
| (20.85 percent ratio of total capital to risk weighted assets)   |               |
| Capital after deducting capital add-ons for loans to large exposures   | 336,591,296   |
| (20.85 percent ratio of total capital after deducting capital add-ons to risk weighted assets)   |               |
| Changes in assets and liabilities during the quarter ended 31 January 2026 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section.... | 0             |

Channels of disclosure of information on capital requirement

| For commercial banks<br>(under the Notification of the Bank of Thailand) |  | For financial business groups<br>(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   | www.krungsri.com   | Channel for disclosure  | www.krungsri.com |
| Date of disclosure   | October 31, 2025   | Date of disclosure  | October 31, 2025 |
| Information as of  | June 30, 2025  | Information as of   | June 30, 2025    |

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

- Kriangsak Jongsukkgiparnich -

- Kenichi Yamato -

(Mr. Kriangsak Jongsukkgiparnich)

(Mr. Kenichi Yamato)

Executive Vice President Head of Accounting Division

President and Chief Executive Officer