

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT MARCH 31, 2026

Unit : Thousand Baht

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
ASSETS				
CASH	23,065,415	25,948,942	21,633,612	24,689,854
INTERBANK AND MONEY MARKET ITEMS, NET	401,561,132	433,572,753	387,765,035	417,163,826
FINANCIAL ASSETS MEASURED AT FAIR VALUE				
THROUGH PROFIT OR LOSS	22,257,732	13,897,451	21,213,090	13,155,822
DERIVATIVES ASSETS	32,084,050	22,376,939	31,995,452	22,343,112
INVESTMENTS, NET	173,072,377	174,736,165	166,426,567	168,307,257
INVESTMENTS IN SUBSIDIARIES				
AND JOINT VENTURES, NET	7,508,119	7,385,335	99,966,461	100,681,535
LOANS TO CUSTOMERS AND ACCRUED				
INTEREST RECEIVABLES, NET	1,824,930,483	1,851,162,088	1,492,558,921	1,524,556,364
PROPERTIES FOR SALE, NET	6,200,507	6,155,437	5,693,027	5,603,773
PREMISES AND EQUIPMENT, NET	36,317,347	36,698,713	29,762,402	30,328,389
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	38,848,505	38,916,962	5,601,805	5,621,251
DEFERRED TAX ASSETS	6,023,069	5,439,010	-	-
OTHER ASSETS, NET	35,056,521	30,866,895	25,608,942	21,467,675
TOTAL ASSETS	2,606,925,257	2,647,156,690	2,288,225,314	2,333,918,858

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT MARCH 31, 2026

Unit : Thousand Baht

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	As at	As at	As at	As at
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
LIABILITIES AND EQUITY				
DEPOSITS	1,703,555,287	1,735,328,469	1,698,185,995	1,735,881,535
INTERBANK AND MONEY MARKET ITEMS	231,845,603	229,720,984	147,980,425	146,902,977
LIABILITY PAYABLE ON DEMAND	4,361,410	4,635,646	4,355,258	4,635,291
DERIVATIVES LIABILITIES	30,853,828	26,265,695	30,803,571	26,166,178
DEBT ISSUED AND BORROWINGS	103,730,720	118,649,042	64,299,379	72,211,529
PROVISIONS	12,450,896	12,500,447	8,771,283	8,894,605
DEFERRED TAX LIABILITIES	81,324	119,996	80,991	75,021
OTHER LIABILITIES	70,249,175	79,845,385	36,077,329	45,270,154
TOTAL LIABILITIES	2,157,128,243	2,207,065,664	1,990,554,231	2,040,037,290
EQUITY				
SHARE CAPITAL				
Authorized share capital				
7,574,143,747 ordinary shares of				
Baht 10 each	75,741,437	75,741,437	75,741,437	75,741,437
Issued and paid-up share capital				
7,355,761,773 ordinary shares of				
Baht 10 each	73,557,618	73,557,618	73,557,618	73,557,618
PREMIUM ON ORDINARY SHARES	52,878,749	52,878,749	52,878,749	52,878,749
OTHER RESERVES	1,030,825	1,127,911	5,904,149	6,279,680
RETAINED EARNINGS				
Appropriated				
Legal reserve	7,574,144	7,574,144	7,574,144	7,574,144
Unappropriated	288,339,921	279,623,422	157,756,423	153,591,377
TOTAL BANK'S EQUITY	423,381,257	414,761,844	297,671,083	293,881,568
NON-CONTROLLING INTEREST	26,415,757	25,329,182	-	-
TOTAL EQUITY	449,797,014	440,091,026	297,671,083	293,881,568
TOTAL LIABILITIES AND EQUITY	2,606,925,257	2,647,156,690	2,288,225,314	2,333,918,858

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2026

Unit : Thousand Baht

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2026	2025	2026	2025
INTEREST INCOME	37,005,114	35,903,687	19,097,795	23,213,637
INTEREST EXPENSES	8,174,357	10,669,982	6,449,643	9,178,723
INTEREST INCOME, NET	28,830,757	25,233,705	12,648,152	14,034,914
FEES AND SERVICE INCOME	10,270,269	8,519,167	3,946,324	3,703,222
FEES AND SERVICE EXPENSES	2,831,099	2,546,642	1,809,901	1,843,542
FEES AND SERVICE INCOME, NET	7,439,170	5,972,525	2,136,423	1,859,680
GAINS ON FINANCIAL INSTRUMENTS MEASURED				
AT FAIR VALUE THROUGH PROFIT OR LOSS, NET	2,235,998	1,821,997	2,219,389	1,886,282
GAINS (LOSSES) ON INVESTMENTS, NET	269,837	70,543	(445,263)	70,543
SHARE OF PROFIT FROM INVESTMENT USING				
EQUITY METHOD	114,035	413,341	-	-
DIVIDEND INCOME	265,126	226,923	263,149	224,778
BAD DEBTS RECOVERIES	2,733,271	2,504,413	847,088	1,096,115
OTHER OPERATING INCOME	966,476	835,593	874,295	831,678
TOTAL OPERATING INCOME	42,854,670	37,079,040	18,543,233	20,003,990
OTHER OPERATING EXPENSES				
Employee's expenses	10,746,722	9,324,218	5,356,392	5,232,213
Directors' remuneration	22,031	21,440	16,608	16,608
Premises and equipment expenses	2,399,497	2,083,618	1,431,242	1,463,056
Taxes and duties	1,137,144	1,020,366	449,133	550,086
Others	5,067,171	4,491,014	1,729,917	1,961,581
Total other operating expenses	19,372,565	16,940,656	8,983,292	9,223,544
EXPECTED CREDIT LOSS	11,471,763	9,988,239	4,383,038	4,952,329
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	12,010,342	10,150,145	5,176,903	5,828,117
INCOME TAX EXPENSES	2,290,648	2,308,542	1,099,822	1,115,646
NET PROFIT	9,719,694	7,841,603	4,077,081	4,712,471

BANK OF AYUDHYA PUBLIC COMPANY LIMITED AND SUBSIDIARIES
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2026

Unit : Thousand Baht

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	"Unreviewed"		"Unreviewed"	
	2026	2025	2026	2025
OTHER COMPREHENSIVE INCOME				
Items that will be reclassified subsequently to profit or loss:				
Gain (loss) on investments in debt instruments at fair value				
through other comprehensive income	(1,332,616)	739,487	(1,235,346)	528,089
Gain (loss) on hedges	175,479	(367,312)	134,664	(338,540)
Gain (loss) arising from translating the financial statements				
of foreign operation	638,614	(19,691)	(2,051)	(8,057)
Share of other comprehensive income of associate and joint venture	9,793	(1,827)	-	-
Income tax relating to components of other comprehensive income	238,074	(63,567)	220,136	(37,910)
Items that will not be reclassified subsequently to profit or loss:				
Gain (loss) on investments in equity instruments designated at fair value				
through other comprehensive income	360,109	(529,110)	743,789	(852,652)
Share of other comprehensive income of associate and joint venture	(1,044)	(3,517)	-	-
Income tax relating to components of other comprehensive income	(72,022)	105,813	(148,758)	170,530
Total other comprehensive income, net	16,387	(139,724)	(287,566)	(538,540)
TOTAL COMPREHENSIVE INCOME	9,736,081	7,701,879	3,789,515	4,173,931
NET PROFIT ATTRIBUTABLE				
Owners of the Bank	8,617,632	7,533,483	4,077,081	4,712,471
Non-controlling interest	1,102,062	308,120	-	-
	9,719,694	7,841,603	4,077,081	4,712,471
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
Owners of the Bank	8,607,469	7,328,509	3,789,515	4,173,931
Non-controlling interest	1,128,612	373,370	-	-
	9,736,081	7,701,879	3,789,515	4,173,931
EARNINGS PER SHARE OF OWNERS OF THE BANK				
BASIC EARNINGS PER SHARE (BAHT)	1.17	1.02	0.55	0.64
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,355,761,773	7,355,761,773	7,355,761,773