AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

AND FINANCIAL STATEMENTS

EXPORT – IMPORT BANK OF THAILAND

FOR THE THREE - MONTH PERIOD AND SIX - MONTH PERIOD ENDED JUNE 30, 2026

(TRANSLATION)

(TRANSLATION)

AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

TO : MINISTER OF FINANCE

The State Audit Office of the Kingdom of Thailand has reviewed the statement of financial position of the Export-Import Bank of Thailand, as at June 30, 2026, and the statement of profit or loss and other comprehensive income for the three-month period and six-month period then ended, statement of changes in equity and statement of cash flows for the six-month period then ended, and the condensed notes to the interim financial statements. The Bank's management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard No. 34: Interim Financial Reporting and the Bank of Thailand's regulations. The responsibility of the State Audit Office of the Kingdom of Thailand is to express a conclusion on this interim financial information based on the review.

Scope of review

The State Audit Office of the Kingdom of Thailand conducted the review in accordance with Thai Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable the State Audit Office of the Kingdom of Thailand to obtain assurance that the State Audit Office of the Kingdom of Thailand would become aware of all significant matters that might be identified in an audit. Accordingly, the State Audit Office of the Kingdom of Thailand does not express an audit opinion.

Conclusion

Based on the review, nothing has come to the attention that causes the State Audit Office of the Kingdom of Thailand to believe that the interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard No. 34: Interim Financial Reporting and the Bank of Thailand's regulations.

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(Ms. Aurasri Suvanish)

Director of Financial

Audit Office No.3

.....

(Ms. Patthraporn Phuagpraphat)

Division Director

State Audit Office of the Kingdom of Thailand

September 25, 2026

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

Unit : Thousand Baht

	Notes	June 30, 2026 (Unaudited but Reviewed)	December 31, 2025 (Audited)
Assets			
Cash	5.3	1,831	1,637
Interbank and money market items, net	5.4	26,036,699	15,529,896
Financial assets measured at fair value through profit or loss		1,642	1,318
Derivatives assets	5.5	443,056	581,640
Investments, net	5.6	7,875,373	6,029,106
Loans to customers and accrued interest receivables, net	5.7	149,760,946	160,270,569
Loans to customers from public service account and accrued interest receivables, net	5.34.2	1,502,210	2,064,374
Receivable eligible for government reimbursement from public service account	5.34.4	318,866	303,057
Properties for sale, net	5.9	978,644	976,788
Premises and equipment, net	5.10	690,843	682,975
Right-of-use assets, net	5.11 , 5.35	53,504	64,456
Intangible assets, net	5.12	139,104	147,575
Reinsurance contract assets	5.13	394,662	374,676
Collateral under credit support annex contract	5.14	534,938	444,259
Other assets, net	5.15 , 5.35	238,766	132,392
Total assets		**188,971,084**	**187,604,718**

The accompanying notes to the condensed interim financial statements are an integral part of these interim financial statements.

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2026

Unit : Thousand Baht

	Notes	June 30, 2026 (Unaudited but Reviewed)	December 31, 2025 (Audited)
Liabilities and Equity			
Deposits	5.16	61,177,925	61,785,178
Interbank and money market items	5.17	27,001,277	28,801,701
Liabilities payable on demand		123,796	493,480
Derivatives liabilities	5.5	690,717	591,876
Debt issued and borrowings	5.18	66,891,511	63,047,824
Lease liabilities	5.19 , 5.35	54,313	65,414
Provisions	5.20	1,273,903	1,225,931
Accrued interest payables		520,292	604,443
Insurance contract liabilities	5.21	801,550	792,852
Unsettled remittance transaction		268,892	483,128
Other liabilities	5.22 , 5.35	481,161	680,699
Total liabilities		**159,285,337**	**158,572,526**
Equity			
Capital	5.24	16,998,000	16,998,000
Paid-up capital		16,998,000	16,998,000
Other components of equity		688,699	738,389
Retained earnings			
Appropriated			
Legal reserve		10,394,000	10,394,000
Unappropriated		1,605,048	901,803
Total equity		**29,685,747**	**29,032,192**
Total liabilities and equity		**188,971,084**	**187,604,718**

The accompanying notes to the condensed interim financial statements are an integral part of these interim financial statements.

.....

(Mr. Charat Rattanaboonniti)
President

.....

(Ms. Draswan Shoowong)
Senior Executive Vice President

Unaudited
Reviewed

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2026

Unit : Thousand Baht

	Notes	2026	2025
Interest income		1,846,048	2,358,957
Interest expenses		959,963	1,267,837
Interest income, net		**886,085**	**1,091,120**
Fees and service income		85,735	74,957
Fees and service expenses		4,134	5,523
Fees and service income, net		**81,601**	**69,434**
Insurance service result		9,120	(24,363)
Gains on financial instruments measured at fair value through profit or loss, net		13,251	14,255
Other operating income		37,983	2,946
Income from public service account		31,770	46,156
Total operating income		**1,059,810**	**1,199,548**
Other operating expenses			
Employee's expenses		278,963	272,205
Directors' remuneration		2,414	2,407
Loss on impairment of properties for sale		25,926	26,567
(Reverse of loss) Doubtful account for contingent liabilities and other		(10,603)	14,176
Others		59,098	67,477
Total other operating expenses		**355,798**	**382,832**
Expenses from public service account		**55,752**	**42,961**
Expected credit losses		**906,220**	**537,474**
Net profit (loss)		**(257,960)**	**236,281**
Other comprehensive income			
Item that will not be reclassified subsequently to profit or loss			
Gains on investments in equity instruments designated at fair value through other comprehensive income		92,527	72,001
Actuarial loss on defined benefit plans		(10,655)	(19,105)
Total other comprehensive income		**81,872**	**52,896**
Total comprehensive income (loss)		**(176,088)**	**289,177**

The accompanying notes to the condensed interim financial statements are an integral part of these interim financial statements.

.....

(Mr. Charat Rattanaboonniti)
President

.....

(Ms. Draswan Shoowong)
Senior Executive Vice President

Unaudited
Reviewed

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD AND SIX-MONTH PERIOD ENDED JUNE 30, 2026

Unit : Thousand Baht

	Notes	2026	2025
Interest income	5.28	3,762,582	4,784,557
Interest expenses	5.29	1,928,404	2,493,098
Interest income, net		**1,834,178**	**2,291,459**
Fees and service income		171,946	123,362
Fees and service expenses		6,950	8,579
Fees and service income, net	5.30	**164,996**	**114,783**
Insurance service result	5.31	(12,478)	(79,357)
Gains on financial instruments measured at fair value through profit or loss, net	5.32	27,076	34,370
Other operating income		39,517	3,787
Income from public service account	5.34.5	65,170	99,217
Total operating income		**2,118,459**	**2,464,259**
Other operating expenses			
Employee's expenses		574,239	538,900
Directors' remuneration		4,845	4,580
Premises and equipment expenses		48,156	51,904
Loss on impairment of properties for sale (Reverse of loss)		3,576	(721)
(Reverse of loss) doubtful account for contingent liabilities and		(33,840)	41,705
Others		109,226	121,172
Total other operating expenses		**706,202**	**757,540**
Expenses from public service account	5.34.6	**142,362**	**87,522**
Expected credit losses	5.33	**583,277**	**956,344**
Net profit		**686,618**	**662,853**
Other comprehensive income (loss)			
Item that will not be reclassified subsequently to profit or loss			
(Loss) gains on investments in equity instruments designated			
at fair value through other comprehensive income		(49,690)	130,570
Actuarial gains (loss) on defined benefit plans		16,627	(25,828)
Total other comprehensive income (loss)		**(33,063)**	**104,742**
Total comprehensive income		**653,555**	**767,595**

The accompanying notes to the condensed interim financial statements are an integral part of these interim financial statements.

.....

(Mr. Charat Rattanaboonniti)
President

.....

(Ms. Draswan Shoowong)
Senior Executive Vice President

Unaudited
Reviewed

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF CHANGES IN EQUITY
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2026

Unit : Thousand Baht

	Notes	Issued and Paid – up Share Capital	Other Components of Equity	Appropriated Retained Earnings	Unappropriated Retained Earnings	Total
			Revaluation Surplus (Deficit) on Investments	Legal Reserve		
Balance as at January 1, 2025		**16,998,000**	**(155,724)**	**9,868,000**	**301,136**	**27,011,412**
Total comprehensive income		-	130,570	-	637,025	767,595
Balance as at June 30, 2025		**16,998,000**	**(25,154)**	**9,868,000**	**938,161**	**27,779,007**
Balance as at January 1, 2026		**16,998,000**	**738,389**	**10,394,000**	**901,803**	**29,032,192**
Total comprehensive income		-	(49,690)	-	703,245	653,555
Balance as at June 30, 2026		**16,998,000**	**688,699**	**10,394,000**	**1,605,048**	**29,685,747**

The accompanying notes to the condensed interim financial statements are an integral part of these interim financial statements.

.....

(Mr. Charat Rattanaboonniti)
President

.....

(Ms. Draswan Shoowong)
Senior Executive Vice President

Unaudited
Reviewed

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF CASH FLOWS
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2026

Unit : Thousand Baht

	Notes	2026	2025 (Restated)
Cash flows from operating activities			
Net profit		686,618	662,853
Adjustments to reconcile net profit to cash received (paid) from operating			
Depreciation and amortization		43,798	66,216
Expected credit losses		584,869	965,548
Gain on disposal of assets		(228)	(151)
(Gain) loss on financial instruments measured at fair value through profit or loss		(286,362)	1,227,794
Loss on impairment of properties for sale (reversal of loss)		3,575	(721)
Gain on foreign currency translation		(95,783)	(109,670)
Derivative revaluation		57,214	(1,342,075)
Amortization of premium (discount) on debt securities		(21,947)	1,938
(Decrease) increase in provisions		(14,094)	62,164
(Reversal) bad debts on claims and reserves for insurance service		(12,931)	9,557
Decrease in advance for other expenses		203	3
Decrease in accrued income		204	1,299
Decrease (increase) in other prepaid expenses		1,493	(519)
Decrease in other accrued expenses		(25,369)	(35,525)
		921,260	1,508,711
Interest income, net		(1,847,583)	(2,312,085)
Dividend income		(35,217)	(115)
Proceeds from interest income		3,831,373	4,797,199
Interest paid		(2,044,633)	(2,517,230)
Proceeds from dividend income		35,217	115
Income from operations before changes in operating assets and liabilities		860,417	1,476,595
(Increase) decrease in operating assets			
Interbank and money market items		(10,629,318)	(18,124,131)
Loans to customers		12,726,946	3,835,776
Loans to customers from public service account		533,019	943,074
Receivables eligible for government reimbursement from public service		(15,809)	(39,857)
Properties for sale		619	7,808
Right-of-use assets, net		(30)	291
Reinsurance contract assets		(40,850)	(84,231)
Collateral under credit support annex contract		(87,688)	836,953
Other assets		(113,574)	(22,700)

Unaudited
Reviewed

EXPORT-IMPORT BANK OF THAILAND
STATEMENT OF CASH FLOWS (CONTINUED)
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2026

Unit : Thousand Baht

	Notes	2026	2025 (Restated)
Cash flows from operating activities			
Increase (decrease) in operating liabilities			
Deposits		(703,130)	1,988,426
Interbank and money market items		(2,376,668)	3,232,741
Liabilities payable on demand		(368,708)	10,917
Insurance contract liabilities		54,140	129,770
Unsettled remittance transaction		(213,703)	(115,246)
Other liabilities		(200,143)	186,729
Net cash provided by operating activities		(574,480)	(5,737,085)
Cash flows from investing activities			
Purchases of debt securities measured at amortized cost		(5,466,160)	(4,955,000)
Proceeds from redemption of debt securities measured at amortized cost		3,570,000	4,746,000
Purchases of premises and equipment		(5,003)	(16,366)
Proceeds from disposal of premises and equipment		266	162
Purchases of intangible assets		(8,937)	(22,479)
Net cash used in investing activities		(1,909,834)	(247,683)
Cash flows from financing activities			
Proceeds from long-term debt issued and borrowings		6,000,000	6,000,000
Repayments of long-term debt issued and borrowings		(3,501,873)	(1,819)
Repayments of lease liabilities		(13,619)	(12,880)
Net cash used in financing activities		2,484,508	5,985,301
Net increase in cash and cash equivalents		**194**	**533**
Cash and cash equivalents at the beginning of the period		**1,637**	**641**
Cash and cash equivalents at the end of the period		**1,831**	**1,174**

The accompanying notes to the condensed interim financial statements are an integral part of these interim financial statement

.....

(Mr. Charat Rattanaboonniti)
President

.....

(Ms. Draswan Shoowong)
Senior Executive Vice President

EXPORT-IMPORT BANK OF THAILAND
CONDENSED NOTES TO THE INTERIM FINANCIAL STATEMENTS
FOR THE SIX – MONTH PERIOD ENDED JUNE 30, 2026

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Export-Import Bank of Thailand

CONDENSED NOTES TO THE INTERIM FINANCIAL STATEMENTS

FOR THE SIX – MONTH PERIOD ENDED JUNE 30, 2026

1. GENERAL INFORMATION

Export-Import Bank of Thailand (the Bank) was established by the Export-Import Bank of Thailand Act, 1993 (B.E. 2536), as amended (Act), with the objective to promote and support export, imports, and investment, both domestic and overseas, for the purpose of national development by providing credit facilities, guarantee, risk insurance or other necessary services under the provisions of this Act. The Bank's head office is located at 1193 Phaholyothin Road, Phayathai, Phayathai, Bangkok, with five branch offices in Bangkok and its vicinity, four branch offices in upcountry, and four representative offices in the CLMV countries.

2. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS

2.1 Basis of Preparation of the Financial Statements

The interim financial statements are prepared in accordance with Thai Accounting Standard No. 34 : Interim Financial Reporting, covering the statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows as those of annual financial statements and notes on only material item.

The interim financial statements are prepared to provide an update on the financial statements for the year ended December 31, 2025. Accordingly, these interim financial statements should be read in conjunction with the financial statements of the Bank for the year ended December 31, 2025.

The interim financial statements are prepared in accordance with generally accepted accounting standards by adopting Thai Financial Reporting Standards (TFRSs), which assigned by the Federation of Accounting Professions (TFAC), presented and disclosed in accordance with the Notification of the Bank of Thailand, No. SorNorSor. 21/2561 dated October 31, 2018, regarding the Preparation and Announcement of Financial Statements of Commercial Banks and Parent Companies of Financial Holding Groups. In addition, the Bank complies with the announcement of the Bank of Thailand No. SorKorSor2. 7/2564 dated April 9, 2021, regarding the Preparation of Financial Statements and Performance Reporting for Specialized Financial Institutions. The financial statements have been prepared based on accounting periods beginning on or after January 1, 2020.

2.2 Financial Reporting Standards that Became Effective in the Current Year

The Bank has adopted TFRSs issued by the TFAC, applying for the financial statements of the periods beginning on or after January 1, 2026, with no material impact on the Bank's financial statements.

2.3 Revised Thai Financial Reporting Standards (TFRSs) not yet Effective

The Federation of Accounting Professions has issued revised accounting standards, financial reporting standards, and accounting practice guidelines which are effective for accounting periods beginning on or after January 1, 2028. The Bank is currently assessing the potential impact of these financial reporting standards on its financial statements in the year of initial adoption.

2.4 Practices and Guidelines in Accordance with the Bank of Thailand's Notifications

The debt restructuring is considered in accordance with the Bank of Thailand's Notification No. SorKorSor2.14/2564 dated December 16, 2021, regarding Guidance on Sustainable Debt Restructuring for the Specialized Financial Instituions' Debtors.

3. CAPITAL ADEQUACY UNDER BASEL II STANDARD

As at June 30, 2026 and December 31, 2025, the Bank's capital adequacy ratio under Basel II standard were as follows:

Capital Structure Based on Basel II Standard

Unit : Million Baht

	June 30, 2026	December 31, 2025
Tier 1 Capital		
Paid-up capital	16,998.00	16,998.00
Legal reserve	10,394.00	10,394.00
Net loss after appropriation	(1,162.11)	(1,162.11)
Total Tier 1 Capital	26,229.89	26,229.89
Tier 2 Capital		
Provision for asset classification as normal	2,631.04	2,593.44
Revaluation surplus on investments in equity securities designated at fair value through other comprehensive income	309.10	331.69
Total Tier 2 Capital	2,940.14	2,925.13
Total capital under Basel ll standard	29,170.03	29,155.02

Capital Adequacy Ratio

	June 30, 2026	December 31, 2025
Tier 1 capital adequacy ratio	12.14%	12.28%
Total capital adequacy ratio	13.50%	13.65%

3. CAPITAL ADEQUACY UNDER BASEL II STANDARD (continued)

Unit : Million Baht

	June 30, 2026	December 31, 2025
Total capital after deducting capital add-on arising from single lending limit	29,170.03	29,144.89
Total capital adequacy ratio after deducting capital add-on	13.50%	13.64%

4. ESTIMATES AND ASSUMPTIONS

In preparation of the financial statements in conformity with Thai Financial Reporting Standards and the Bank of Thailand's regulations, the Bank has to set up estimates and assumptions that affect the application of accounting policies, the reported amounts of assets, liabilities, revenue and expenses and the disclosure of contingent assets and liabilities. However, the actual results may differ from the estimates.

The Bank reviews the estimates and assumptions on a regular basis. Changes in accounting estimates are recognized in the period in which estimates are revised if the changes in accounting estimates affects only that period, and recognized both in the period in which such estimates are reviewed and future periods if the change in accounting estimate has an effect on both the current and future periods.

5. ADDITIONAL INFORMATION

5.1 Supplementary Information of Cash Flows

Significant non-cash items for the six-month periods June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	June 30, 2026	June 30, 2025
Increase (decrease) in revaluation surplus on investments in equity	(49.69)	130.57
Increase in properties for sale from loan payment	6.05	1.15
Increase in right-of use assets from lease agreements	14.36	6.08
Payables for purchases of equipment	20.75	0.58
Payables for purchases of intangible assets	0.17	4.78

5.2 Classification of Financial Assets and Liabilities

Unit : Million Baht

	June 30, 2026			
	Financial instruments measured at fair value through profit or loss	Investments in equity securities designated at fair value through other comprehensive income	Financial instruments measured at amortized cost	Total
Financial assets				
Cash	-	-	1.83	1.83
Interbank and money market items, net	-	-	26,036.70	26,036.70
Financial assets measured at fair value through profit or loss	1.64	-	-	1.64
Derivatives assets	443.06	-	-	443.06
Investments, net	-	1,116.81	6,758.56	7,875.37
Loans to customers and accrued interest receivables, net	-	-	149,760.95	149,760.95
Loans to customers from public service account and accrued interest receivables, net	-	-	1,502.21	1,502.21
Receivable eligible for government reimbursement	-	-	318.87	318.87
Total	444.70	1,116.81	184,379.12	185,940.63
Financial liabilities				
Deposits	-	-	61,177.93	61,177.93
Interbank and money market items	-	-	27,001.28	27,001.28
Liabilities payable on demand	-	-	123.80	123.80
Derivatives liabilities	690.72	-	-	690.72
Debt issued and borrowings	-	-	66,891.51	66,891.51
Allowance for expected credit losses on loan commitments and financial guarantee contracts	-	-	393.95	393.95
Accrued interest payable	-	-	520.29	520.29
Total	690.72	-	156,108.76	156,799.48

5.2 Classification of Financial Assets and Liabilities (continued)

Unit : Million Baht

	December 31, 2025			
	Financial instruments measured at fair value through profit or loss	Investments in equity securities designated at fair value through other comprehensive income	Financial instruments measured at amortized cost	Total
Financial assets				
Cash	-	-	1.64	1.64
Interbank and money market items, net	-	-	15,529.90	15,529.90
Financial assets measured at fair value through profit or loss	1.32	-	-	1.32
Derivatives assets	581.64	-	-	581.64
Investments, net	-	1,166.49	4,862.62	6,029.11
Loans to customers and accrued interest receivables, net	-	-	160,270.57	160,270.57
Loans to customers from public service account and accrued interest receivables, net	-	-	2,064.37	2,064.37
Receivable eligible for government reimbursement	-	-	303.06	303.06
Total	582.96	1,166.49	183,032.16	184,781.61
Financial liabilities				
Deposits	-	-	61,785.18	61,785.18
Interbank and money market items	-	-	28,801.70	28,801.70
Liabilities payable on demand	-	-	493.48	493.48
Derivatives liabilities	591.88	-	-	591.88
Debt issued and borrowings	-	-	63,047.82	63,047.82
Allowance for expected credit losses on loan commitments and financial guarantee contracts	-	-	315.26	315.26
Accrued interest payable	-	-	604.44	604.44
Total	591.88	-	155,047.88	155,639.76

5.3 Cash

As at June 30, 2026 and December 31, 2025, cash were as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Cash	1.83	1.64
Cash received in advance from electronic money transactions and electronic money transfer services	-	-
Total	1.83	1.64

5.4 Interbank and Money Market Items, Net (Assets)

Unit : Million Baht

	June 30, 2026			December 31, 2025		
	At Call	Time	Total	At Call	Time	Total
Domestic items						
Bank of Thailand	19.22	-	19.22	45.11	-	45.11
Commercial banks	1,150.12	13,210.00	14,360.12	1,281.06	3,545.00	4,826.06
Specialized financial institutions	0.01	8,680.00	8,680.01	0.01	6,200.00	6,200.01
Total	1,169.35	21,890.00	23,059.35	1,326.18	9,745.00	11,071.18
Add Accrued interest receivables	-	0.58	0.58	-	-	-
Less Allowance for expected credit losses	(0.09)	(135.59)	(135.68)	(0.83)	(7.02)	(7.85)
Total domestic items	1,169.26	21,754.99	22,924.25	1,325.35	9,737.98	11,063.33
Foreign items						
US Dollars	714.54	2,284.38	2,998.92	1,145.28	3,167.80	4,313.08
Yen	24.84	-	24.84	49.07	-	49.07
Euro	24.52	-	24.52	38.46	-	38.46
Other currencies	65.38	-	65.38	66.74	-	66.74
Total	829.28	2,284.38	3,113.66	1,299.55	3,167.80	4,467.35
Add Accrued interest receivables	-	0.37	0.37	-	1.48	1.48
Less Allowance for expected credit losses	(0.19)	(1.39)	(1.58)	(0.29)	(1.97)	(2.26)
Total foreign items	829.09	2,283.36	3,112.45	1,299.26	3,167.31	4,466.57
Total domestic and foreign items	1,998.35	24,038.35	26,036.70	2,624.61	12,905.29	15,529.90

5.5 Derivatives

As at June 30, 2026 and December 31, 2025, the balances were as follows:

- Derivative assets amounted to 443.06 million baht and 581.64 million baht, respectively.
- Derivative liabilities amounted to 690.72 million baht and 591.88 million baht, respectively.

5.5.1 Derivatives Held for Trading

The fair value and notional amount classified by type of risk as at June 30, 2026 and December 31, 2025, were as follows:

Unit : Million Baht

Type of Risk	June 30, 2026		
	Fair Value		Notional
	Assets	Liabilities	Amount
Exchange rate	179.73	81.18	18,421.69

Unit : Million Baht

Type of Risk	December 31, 2025		
	Fair Value		Notional
	Assets	Liabilities	Amount
Exchange rate	75.37	41.14	9,477.91

5.5.2 Derivatives for Hedging

As at June 30, 2026 and December 31, 2025, hedging instrument classified by type of hedge accounting and risk were as follows:

Fair Value Hedge

The amounts relating to items designated as hedging instruments and hedge effectiveness were as follows:

5.5 Derivatives (continued)

5.5.2 Derivatives for Hedging (continued)

Unit : Million Baht

	June 30, 2026				
Type of risk	Notional amount	Carrying amount Assets	Carrying amount Liabilities	Change in fair value used for measuring hedge ineffectiveness	Hedge ineffectiveness recognized in profit or loss
Interest rate risk					
Interest rate swap					
- hedge of USD fixed – rate debt securities	29,943.23	151.95	589.13	(437.18)	-
Interest rate swap					
- hedge of THB fixed – rate debt securities	19,660.00	111.38	20.41	90.97	-
	49,603.23	263.33	609.54	(346.21)	-

Unit : Million Baht

	December 31, 2025				
Type of risk	Notional amount	Carrying amount Assets	Carrying amount Liabilities	Change in fair value used for measuring hedge ineffectiveness	Hedge ineffectiveness recognized in profit or loss
Interest rate risk					
Interest rate swap					
- hedge of USD fixed – rate debt securities	28,424.30	391.19	529.48	(138.29)	-
Interest rate swap					
- hedge of THB fixed – rate debt securities	19,190.00	115.08	21.26	93.82	-
	47,614.30	506.27	550.74	(44.47)	-

The line item in the statement of profit or loss and other comprehensive income that includes hedge ineffectiveness is gains on financial instruments measured at fair value through profit or loss, net.

5.5 Derivatives (continued)

5.5.2 Derivatives for Hedging (continued)

The amounts relating to items designated as hedged items were as follows:

Unit : Million Baht

	June 30, 2026						
	Carrying amount		Accumulated amount of fair value hedge adjustments on the hedged item included in the carrying amount of the hedged item		Line item in the statement of financial position in which the hedged item is included	Change in fair value used for measuring hedged ineffectiveness	Accumulated amount of fair value hedge adjustments remaining in the statement of financial position for any hedged items that have ceased to be adjusted for hedging gains and losses
Type of risk	Assets	Liabilities	Assets	Liabilities			
Interest rate risk							
- USD fixed-rate debt securities	-	29,506.05	589.13	151.95	Debt issued and borrowings	437.18	-
- THB fixed-rate debt securities	-	12,554.19	5.06	59.25	Debt issued and borrowings	(54.19)	-
- THB fixed-rate debt securities	-	992.40	7.60	-	Interbank and money market	7.60	-
- THB fixed-rate debt securities	-	6,204.38	7.75	52.13	Deposits	(44.38)	-
	-	49,257.02	609.54	263.33		346.21	-

5.5 Derivatives (continued)

5.5.2 Derivatives for Hedging (continued)

Unit : Million Baht

	December 31, 2025						
	Carrying amount		Accumulated amount of fair value hedge adjustments on the hedged item included in the carrying amount of the hedged item		Line item in the statement of financial position in which the hedged item is included	Change in fair value used for measuring hedge ineffectiveness	Accumulated amount of fair value hedge adjustments remaining in the statement of financial position for any hedged items that have ceased to be adjusted for hedging gains and losses
Type of risk	Assets	Liabilities	Assets	Liabilities			
Interest rate risk							
- USD fixed-rate debt securities	-	28,286.02	529.48	391.19	Debt issued and borrowings	138.29	-
- THB fixed-rate debt securities	-	12,597.43	-	97.43	Debt issued and borrowings	(97.43)	-
- THB fixed-rate debt securities	-	2,006.79	-	6.79	Interbank and money market	(6.79)	-
- THB fixed-rate debt securities	-	4,679.59	21.26	10.86	Deposits	10.40	-
	-	47,569.83	550.74	506.27		44.47	-

5.6 Investments, Net

As at June 30, 2026 and December 31, 2025, the Bank had investments as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Investments in debt securities measured at amortized cost	6,758.56	4,862.62
Investments in equity securities designated at fair value through other comprehensive income	1,116.81	1,166.49
Total	7,875.37	6,029.11

5.6 Investments, Net (continued)

5.6.1 Investments in Debt Securities Measured at Amortized Cost

Unit : Million Baht

	June 30, 2026	December 31, 2025
Government and state enterprises securities	6,758.56	4,866.62
Less Allowance for expected credit losses	-	(4.00)
Total	6,758.56	4,862.62

5.6.2 Investments in Equity Securities Designated at Fair Value Through Other Comprehensive Income

Unit : Million Baht

	June 30, 2026	December 31, 2025
Domestic marketable equity securities	1,112.81	1,163.01
Domestic non-marketable equity securities	1.62	1.39
Foreign non-marketable equity securities	2.38	2.09
Total	1,116.81	1,166.49

For the six-month period ended 30 June 2026, the Bank recognized dividend income in the amount of 35.14 million baht from investments in equity instruments designated at fair value through other comprehensive income, which continued to be held by the Bank at the end of the reporting period.

5.7 Loans to Customers and Accrued Interest Receivables, Net

5.7.1 Classified by Type of Loan

Unit : Million Baht

	June 30, 2026	December 31, 2025
Overdrafts	136.36	147.35
Loans	166,254.78	176,429.96
Others	12.27	12.35
Total loans to customers	166,403.41	176,589.66
Less Deferred revenue	(273.08)	(273.47)
Total loans to customers, net of deferred revenue	166,130.33	176,316.19
Add Accrued interest receivables	959.41	1,015.25
Total loans to customers, net of deferred revenue, plus accrued interest receivables	167,089.74	177,331.44
Less Allowance for expected credit losses	(17,328.79)	(17,060.87)

Total loans to customers and accrued interest receivables, net	149,760.95	160,270.57

5.7 Loans to Customers and Accrued Interest Receivables, Net (continued)

5.7.1 Classified by Type of Loan (continued)

Overseas loans to foreign government agencies, extended in accordance with the Thai government monetary and fiscal policy, but not defined as loans to customers from public service account (PSA), were as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Loan for National Road No.67 Construction Project (Anlong Veng – Siem Reap) The Kingdom of Cambodia	616.35	648.35

5.7.2 Classified by Residence of Customers

Unit : Million Baht

	June 30, 2026	December 31, 2025
Domestic	140,362.47	146,336.44
Foreign	26,040.94	30,253.22
Total	166,403.41	176,589.66

5.7.3 Classified by Loan Classification

Unit : Million Baht

	June 30, 2026		December 31, 2025	
	Loans to customers and accrued interest receivables, net deferred revenue	Allowance for expected credit losses	Loans to customers and accrued interest receivables, net deferred revenue	Allowance for expected credit losses
Financial assets where there has not been a significant increase in credit risk	142,670.97	1,595.69	153,620.04	1,507.37
Financial assets where there has been a significant increase in credit risk	17,079.94	9,159.50	17,218.97	9,601.13
Financial assets that are credit-impaired	7,338.83	6,573.60	6,492.43	5,952.37
Total	167,089.74	17,328.79	177,331.44	17,060.87

5.8 Allowance for Expected Credit Losses

As at June 30, 2026 and December 31, 2025, the Bank had allowance for expected credit losses as follows:

Unit : Million Baht

	June 30, 2026			
	Financial assets where there has not been a significant increase in credit risk (12 - mth ECL)	Financial assets where there has been a significant increase in credit risk (Lifetime ECL - not credit impaired)	Financial assets that are credit-impaired (Lifetime ECL - credit impaired)	Total
Interbank and money market items (assets)				
Beginning balance	9.11	1.00	-	10.11
Allowance for expected credit losses during period	(5.63)	132.78	-	127.15
Ending balance	3.48	133.78	-	137.26
Investments in debt securities measured at amortized cost				
Beginning balance	4.00	-	-	4.00
Allowance for expected credit losses during period	(4.00)	-	-	(4.00)
Ending balance	-	-	-	-
Loans to customers and accrued interest receivables				
Beginning balance	1,507.37	9,601.13	5,952.37	17,060.87
Allowance for expected credit losses during period	88.32	(441.63)	621.23	267.92
Ending balance	1,595.69	9,159.50	6,573.60	17,328.79
Loans to customers from public service account and accrued interest receivables				
Beginning balance	15.85	34.67	27.37	77.89
Allowance for expected credit losses during period	19.36	2.97	7.67	30.00
Ending balance	35.21	37.64	35.04	107.89

5.8 Allowance for Expected Credit Losses (continued)

Unit : Million Baht

	December 31, 2025			
	Financial assets where there has not been a significant increase in credit risk (12 - mth ECL)	Financial assets there has been a significant increase in credit risk (Lifetime ECL - not credit impaired)	Financial assets that are credit-impaired (Lifetime ECL - credit impaired)	Total
Interbank and money market items (assets)				
Beginning balance	5.68	1.25	-	6.93
Changes due to remeasurement of allowance for expected credit losses	0.21	(0.25)	-	(0.04)
New financial assets purchased or acquired	8.01	-	-	8.01
Derecognition of financial assets	(4.79)	-	-	(4.79)
Ending balance	9.11	1.00	-	10.11
Investments in debt securities measured at amortized cost				
Beginning balance	4.39	-	-	4.39
New financial assets purchased or acquired	4.00	-	-	4.00
Derecognition of financial assets	(4.39)	-	-	(4.39)
Ending balance	4.00	-	-	4.00
Loans to customers and accrued interest receivables				
Beginning balance	4,894.12	6,516.47	5,758.87	17,169.46
Changes due to staging of financial assets	(3,084.95)	2,261.30	823.65	-
Changes due to remeasurement of allowance for expected credit losses	(293.98)	869.34	305.08	880.44
New financial assets purchased or acquired	105.93	66.71	-	172.64
Derecognition of financial assets	(113.75)	(112.69)	(427.24)	(653.68)
Bad debt written-off	-	-	(507.99)	(507.99)
Ending balance	1,507.37	9,601.13	5,952.37	17,060.87

5.8 Allowance for Expected Credit Losses (continued)

Unit : Million Baht

	December 31, 2025			
	Financial assets where there has not been a significant increase in credit risk (12 - mth ECL)	Financial assets there has been a significant increase in credit risk (Lifetime ECL - not credit impaired)	Financial assets that are credit-impaired (Lifetime ECL - credit impaired)	Total
Loans to customers from public service account and accrued interest receivables				
Beginning balance	61.87	13.86	7.44	83.17
Changes due to staging of financial assets	(25.72)	25.54	0.18	-
Changes due to remeasurement of allowance for expected credit losses	(6.96)	5.00	19.75	17.79
New financial assets purchased or acquired	2.89	-	-	2.89
Derecognition of financial assets	(16.23)	(9.73)	-	(25.96)
Ending balance	15.85	34.67	27.37	77.89

5.9 Properties for Sale, Net

As at June 30, 2026 and December 31, 2025, the Bank had properties for sale, net as follows:

Unit : Million Baht

	June 30, 2026			
	Beginning Balance	Additions	Disposals	Ending Balance
Assets acquired from debt repayment				
- Immovable properties	1,130.87	7.14	(2.35)	1,135.66
- Movable properties	23.44	-	-	23.44
Total properties for sale	1,154.31	7.14	(2.35)	1,159.10
Less Accumulated impairment loss	(177.52)	(3.58)	0.64	(180.46)
Total properties for sale, net	976.79	3.56	(1.71)	978.64

5.9 Properties for Sale, Net (continued)

Unit : Million Baht

	December 31, 2025			
	Beginning Balance	Additions	Disposals	Ending Balance
Assets acquired from debt repayment				
- Immovable properties	1,014.12	135.22	(18.47)	1,130.87
- Movable properties	23.44	-	-	23.44
Total properties for sale	1,037.56	135.22	(18.47)	1,154.31
Less Accumulated impairment loss	(178.24)	-	0.72	(177.52)
Total properties for sale, net	859.32	135.22	(17.75)	976.79

As at June 30, 2026 and December 31, 2025, the Bank had immovable properties from debt repayment in the amount of 1,135.66 million baht and 1,130.87 million baht, respectively, which were appraised by external appraisers.

For the six-month periods ended June 30, 2026 and 2025, the Bank generated gain on sale of properties for sale in the amount of 0.76 million baht and 0.55 million baht, respectively.

5.10 Premises and Equipment, Net

As at June 30, 2026 and December 31, 2025, the Bank had premises and equipment, net as follows:

Unit : Million Baht

	June 30, 2026								
	Cost				Accumulated Depreciation				Premises and Equipment, Net
	Beginning Balance	Additions/ Transfer in	Disposals/ Transfer out	Ending Balance	Beginning Balance	Depreciation	Disposals/ Transfer out	Ending Balance	
Land	391.26	-	-	391.26	-	-	-	-	391.26
Buildings									
- Buildings	683.25	-	-	683.25	468.76	5.29	-	474.05	209.20
- Building improvement	143.91	0.58	-	144.49	135.50	1.20	-	136.70	7.79
Equipment									
- Office equipment and fixtures	446.84	24.64	1.28	470.20	387.70	10.48	1.26	396.92	73.28
- Vehicles	9.98	-	-	9.98	6.68	0.37	-	7.05	2.93
Assets under construction	6.38	6.00	6.00	6.38	-	-	-	-	6.38
Total	1,681.62	31.22	7.28	1,705.56	998.64	17.34	1.26	1,014.72	690.84

As at June 30, 2026, the Bank had fully depreciated premises and equipment that were still in use in the amount of 484.60 million baht.

5.10 Premises and Equipment, Net (continued)

Unit : Million Baht

	December 31, 2025								
	Cost				Accumulated Depreciation				Premises and
	Beginning Balance	Additions/ Transfer in	Disposals/ Transfer out	Ending Balance	Beginning Balance	Depreciation	Disposals/ Transfer out	Ending Balance	Equipment, Net
Land	391.26	-	-	391.26	-	-	-	-	391.26
Buildings									
- Buildings	683.25	-	-	683.25	458.09	10.67	-	468.76	214.49
- Building improvement	143.28	0.65	0.02	143.91	133.02	2.50	0.02	135.50	8.41
Equipment									
- Office equipment and fixtures	401.38	47.12	1.66	446.84	363.01	26.32	1.63	387.70	59.14
- Vehicles	9.95	0.03	-	9.98	6.21	0.47	-	6.68	3.30
Assets under construction	6.17	0.21	-	6.38	-	-	-	-	6.38
Total	1,635.29	48.01	1.68	1,681.62	960.33	39.96	1.65	998.64	682.98

As at December 31, 2025, the Bank had fully depreciated premises and equipment that were still in use in the amount of 463.83 million baht.

5.11 Right-of-use assets, net

As at June 30, 2026 and December 31, 2025, The Bank has entered into the lease agreements of the Bank's branch offices and equipment as follows:

Unit : Million Baht

	June 30, 2026								
	Cost				Accumulated Depreciation				Right-of-use
	Beginning Balance	Additions	Decrease	Ending Balance	Beginning Balance	Depreciation	Decrease/ Adjustment	Ending Balance	assets, Net
Right-of-use building	42.30	7.16	7.15	42.31	14.77	3.64	2.50	15.91	26.40
Right-of-use vehicle	98.22	7.53	7.53	98.22	61.30	9.85	0.03	71.12	27.10
Total	140.52	14.69	14.68	140.53	76.07	13.49	2.53	87.03	53.50

Unit : Million Baht

	December 31, 2025 (Restated)								
	Cost				Accumulated Depreciation				Right-of-use
	Beginning Balance	Additions	Decrease	Ending Balance	Beginning Balance	Depreciation	Decrease/ Adjustment	Ending Balance	assets, Net
Right-of-use building	42.39	17.10	17.19	42.30	13.72	6.78	5.73	14.77	27.53
Right-of-use vehicle	92.61	8.85	3.24	98.22	46.09	18.44	3.24	61.29	36.93
Total	135.00	25.95	20.43	140.52	59.81	25.22	8.97	76.06	64.46

5.11 Right-of-use assets, net (continued)

The Bank entered into a sublease agreement for part of the branch office. For the six-month periods ended June 30, 2026 and 2025, the Bank recognized sublease revenue in the amount of 0.19 million baht and 0.18 million baht, respectively.

5.12 Intangible Assets, Net

As at June 30, 2026 and December 31, 2025, the Bank had intangible assets as follows:

Unit : Million Baht

	June 30, 2026								
	Cost				Accumulated Amortization				Intangible
	Beginning Balance	Additions/ Transfer in	Disposals/ Transfer out	Ending Balance	Beginning Balance	Amortization	Disposals/ Transfer	Ending Balance	Assets, Net
Computer software	498.73	3.91	-	502.64	469.28	12.96	-	482.24	20.40
Software under installation	112.38	3.91	3.29	113.00	-	-	-	-	113.00
Other	5.89	-	-	5.89	0.14	0.05	-	0.19	5.70
Total	617.00	7.82	3.29	621.53	469.42	13.01	-	482.43	139.10

As at June 30, 2026, the Bank had fully depreciated intangible assets that were still in use in the amount of 429.03 million baht.

Unit : Million Baht

	December 31, 2025								
	Cost				Accumulated Amortization				Intangible
	Beginning Balance	Additions/ Transfer in	Disposals/ Transfer out	Ending Balance	Beginning Balance	Amortization	Disposals/ Transfer out	Ending Balance	Assets, Net
Computer software	473.98	24.75	-	498.73	417.80	51.48	-	469.28	29.45
Software under installation	101.74	35.11	24.47	112.38	-	-	-	-	112.38
Other	0.54	5.35	-	5.89	-	0.14	-	0.14	5.75
Total	576.26	65.21	24.47	617.00	417.80	51.62	-	469.42	147.58

As at December 31, 2025, the Bank had fully depreciated intangible assets that were still in use in the amount of 392.31 million baht.

5.13 Reinsurance Contract Assets

5.13.1 Classified by product

Unit : Million Baht

	June 30, 2026	December 31, 2025
Export credit insurance and stand-by claims purchase agreement	332.80	309.50
Investment insurance	61.86	65.17
Total	394.66	374.67

5.13 Reinsurance Contract Assets (continued)

5.13.2 Reconciliation of the Assets for Remaining Coverage and the Assets for Incurred Claims

Unit : Million Baht

	June 30, 2026				
	Remaining coverage		Incurred claims		
Reinsurance contracts held	Excluding loss component refund	Loss component refund	Present value of future cash flows	Risk adjustment for non-financial risk	Total
Beginning balance of reinsurance contract assets	33.15	295.97	37.35	8.20	374.67
Beginning balance of reinsurance contract liabilities	-	-	-	-	-
Net beginning balance	33.15	295.97	37.35	8.20	374.67
Revenue (expenses) from reinsurance contracts held, net					
Reinsurance expenses	(45.98)	-	-	-	(45.98)
Incurred claims recovery	-	(10.71)	(7.70)	(1.61)	(20.02)
Changes that related to past services – changes in the fulfillment cash flows relating to incurred claims recovery	-	-	-	(2.16)	(2.16)
Other changes	-	48.68	-	-	48.68
Total revenue (expenses) from reinsurance contracts held , net	(45.98)	37.97	(7.70)	(3.77)	(19.48)
Net finance income (expenses) from reinsurance contracts held	-	-	-	-	-
Total amount recognised in comprehensive income	(45.98)	37.97	(7.70)	(3.77)	(19.48)
Cash flows					
Premiums paid net of directly attributable expenses	48.56	-	-	-	48.56
Recoveries from reinsurance	-	-	(9.09)	-	(9.09)
Total cash flows	48.56	-	(9.09)	-	39.47
Net ending balances	35.73	333.94	20.56	4.43	394.66
Ending balance of reinsurance contract assets	35.73	333.94	20.56	4.43	394.66
Ending balance of reinsurance contract liabilities	-	-	-	-	-
Net ending balances	**35.73**	**333.94**	**20.56**	**4.43**	**394.66**

5.13 Reinsurance Contract Assets (continued)

5.13.2 Reconciliation of the Assets for Remaining Coverage and the Assets for Incurred Claims (continued)

Unit : Million Baht

	December 31, 2025				
	Remaining coverage		Incurred claims		
Reinsurance contracts held	Excluding loss component refund	Loss component refund	Present value of future cash flows	Risk adjustment for non-financial risk	Total
Beginning balance of reinsurance contract assets	21.38	310.96	9.24	3.80	345.38
Beginning balance of reinsurance contract liabilities	-	-	-	-	-
Net beginning balance	21.38	310.96	9.24	3.80	345.38
Revenue (expenses) from reinsurance contracts held, net					
Reinsurance expenses	(87.54)	-	-	-	(87.54)
Incurred claims recovery	-	(73.21)	100.36	4.33	31.48
Changes that related to past services –					
changes in the fulfillment cash flows relating to					
incurred claims recovery	-	-	-	0.07	0.07
Other changes	-	58.22	-	-	58.22
Total revenue (expenses) from reinsurance contracts held , net	(87.54)	(14.99)	100.36	4.40	2.23
Net finance income (expenses) from reinsurance contracts held	-	-	-	-	-
Total amount recognised in comprehensive income	(87.54)	(14.99)	100.36	4.40	2.23
Cash flows					
Premiums paid net of directly attributable expenses	99.31	-	-	-	99.31
Recoveries from reinsurance	-	-	(72.25)	-	(72.25)
Total cash flows	99.31	-	(72.25)	-	27.06
Net ending balances	33.15	295.97	37.35	8.20	374.67
Ending balance of reinsurance contract assets	33.15	295.97	37.35	8.20	374.67
Ending balance of reinsurance contract liabilities	-	-	-	-	-
Net ending balances	**33.15**	**295.97**	**37.35**	**8.20**	**374.67**

5.14 Credit Support Annex

The Bank enters into derivative transactions with financial counterparties under the International Swaps and Derivatives Association (ISDA) Master Agreement and Credit Support Annex (CSA), which require the exchange of cash collateral based on the fair value of derivative positions to mitigate counterparty credit risk. The collateral primarily relates to Cross Currency Swap and Interest Rate Swap transactions.

As at June 30, 2026 and December 31, 2025, collateral receivables and collateral payables under the Credit Support Annex were as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Collateral receivables under		
Credit Support Annex agreements	534.94	444.26
Collateral payables under		
Credit Support Annex agreements	59.22	402.99

Collateral under Credit Support Annex agreements, classified by counterparty type, as at June 30, 2026 and December 31, 2025, were as follows:

Unit : Million Baht

Counterparty type	June 30, 2026	December 31, 2025
Foreign banks	(1.66)	(190.12)
Domestic commercial banks	477.38	231.39

5.15 Other Assets, Net

Unit : Million Baht

	June 30, 2026	December 31, 2025 (Restated)
Other Receivables	121.64	109.49
Less Allowance for impairment of Other Receivables	(120.34)	(107.53)
Other Receivables, Net	1.30	1.96
Prepaid expenses	114.15	111.48
Revenue receivables	25.65	8.78
Reinsurance contract assets from public service account	88.63	-
Others	9.04	10.17
Total	238.77	132.39

5.16 Deposits

5.16.1 Classified by Type of Deposits

Unit : Million Baht

	June 30, 2026	December 31, 2025
At call	1,188.97	1,137.61
Savings	2,253.61	2,552.75
Time	4,114.75	4,230.90
Certificates of deposit	53,620.60	53,863.92
Total	61,177.93	61,785.18

5.16.2 Classified by Currency and Residence of Depositors

Unit : Million Baht

	June 30, 2026			December 31, 2025		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Baht	59,546.20	57.73	59,603.93	59,559.30	57.51	59,616.81
US Dollar	1,403.45	125.16	1,528.61	1,725.84	329.76	2,055.60
Other currencies	34.36	11.03	45.39	82.75	30.02	112.77
Total	60,984.01	193.92	61,177.93	61,367.89	417.29	61,785.18

5.17 Interbank and Money Market Items (Liabilities)

Unit : Million Baht

	June 30, 2026	December 31, 2025
Domestic items		
Bank of Thailand	1,691.57	3,800.69
Commercial banks	11,992.99	12,258.06
Specialized financial institutions	664.44	675.85
Other financial institutions	1,000.00	1,000.00
Total domestic items	15,349.00	17,734.60
Foreign items		
US Dollar	11,644.83	11,059.65
Other currencies	7.45	7.45
Total foreign items	11,652.28	11,067.10
Total domestic and foreign items	27,001.28	28,801.70

5.18 Debt Issued and Borrowings

5.18.1 Classified by Type of Instrument and Source of Fund

Unit : Million Baht

	June 30, 2026		
	Domestic	Foreign	Total
Bonds	34,054.19	32,833.08	66,887.27
Others	4.24	-	4.24
Total debt issued and borrowing	34,058.43	32,833.08	66,891.51

Unit : Million Baht

	December 31, 2025		
	Domestic	Foreign	Total
Bonds	31,597.43	31,444.27	63,041.70
Others	6.12	-	6.12
Total debt issued and borrowings	31,603.55	31,444.27	63,047.82

Unit : Million Baht

			Interest Rate /	Amount	
	Currency	Maturity	Interest Rate Index	June 30, 2026	December 31, 2025
Bonds	USD	2026	LIBOR / SOFR ± MARGIN	3,327.03	3,158.25
Bonds	USD	2027 – 2031	2.599% - 5.354%	29,506.05	28,286.02
Bonds	THB	2026	THOR ± MARGIN	2,000.00	2,000.00
Bonds	THB	2026 – 2035	1.78% - 2.84%	32,054.19	29,597.43
Others	THB	2027	0%	4.24	6.12
Total debt issued and borrowings				66,891.51	63,047.82

5.19 Lease Liabilities

As at June 30, 2026 and December 31, 2025, The Bank has entered into the lease agreements of the Bank's branch offices and equipment as follows:

Unit : Million Baht

	June 30, 2026								
	Lease Liabilities				Deferred Interest				Lease
	Beginning Balance	Additions	Decrease	Ending Balance	Beginning Balance	Additions	Decrease	Ending Balance	Liabilities, Net
Building	28.72	8.94	10.16	27.50	1.24	0.35	0.50	1.09	26.41
Vehicle	39.22	9.30	19.77	28.75	1.28	0.37	0.80	0.85	27.90
Total	67.94	18.24	29.93	56.25	2.52	0.72	1.30	1.94	54.31

Unit : Million Baht

	December 31, 2025 (Restated)								
	Lease Liabilities				Deferred Interest				Lease
	Beginning Balance	Additions	Decrease	Ending Balance	Beginning Balance	Additions	Decrease	Ending Balance	Liabilities, Net
Building	30.04	21.67	22.99	28.72	1.69	0.88	1.33	1.24	27.48
Vehicle	49.55	10.71	21.05	39.21	1.93	0.44	1.09	1.28	37.93
Total	79.59	32.38	44.04	67.93	3.62	1.32	2.42	2.52	65.41

For the six-month periods ended June 30, 2026 and 2025, the Bank paid the rental of the above contract in the amount of 14.22 million baht and 13.62 million baht, respectively and recognized interest expenses from lease liabilities in the amount of 0.82 million baht and 0.91 million baht, respectively.

Leases of Low-Value Assets

The Bank has entered into the lease agreements of office equipment. The Bank recognized the rental as expenses on a straight-line basis over the lease term. For the six-month periods ended June 30, 2026 and 2025, the Bank recognized the rental of office equipment of 1.17 million baht and 0.64 million baht, respectively.

5.19 Lease Liabilities (continued)

As at June 30, 2026 and December 31, 2025, The Bank has entered into the lease agreements of the Bank's branch offices and equipment classified by maturity as follows:

Unit : Million Baht

	June 30, 2026						
	Lease Liabilities			Deferred Interest			
	Up to 1 year	More than 1 year but not more than 5 year	Total	Up to 1 year	More than 1 year but not more than 5 year	Total	Lease Liabilities, Net
Right-of-use building	7.56	19.94	27.50	0.49	0.60	1.09	26.41
Right-of-use vehicle	16.24	12.51	28.75	0.52	0.33	0.85	27.90
Total	23.80	32.45	56.25	1.01	0.93	1.94	54.31

Unit : Million Baht

	December 31, 2025 (Restated)						
	Lease Liabilities			Deferred Interest			
	Not Exceeding 1 year	More than 1 year but not more than 5 year	Total	Not Exceeding 1 year	More than 1 year but not more than 5 year	Total	Lease Liabilities, Net
Right-of-use building	7.43	21.29	28.72	0.54	0.70	1.24	27.48
Right-of-use vehicle	19.51	19.70	39.21	0.75	0.53	1.28	37.93
Total	26.94	40.99	67.93	1.29	1.23	2.52	65.41

5.20 Provisions

As at June 30, 2026 and December 31, 2025, the Bank had set up provisions as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Allowance for expected credit losses on loan commitments and financial guarantee contracts	393.95	315.26
Provision for short - term employee benefits	35.24	35.24
Provisions for post - employment benefits	475.76	472.64
Provisions for contingent liabilities	368.95	402.79
Total provisions	1,273.90	1,225.93

5.20 Provisions (continued)

5.20.1 Allowance for Expected Credit Losses on Loan Commitments and Financial Guarantee Contracts

Unit : Million Baht

	June 30, 2026	December 31, 2025
Financial assets where there has not been a significant increase in credit risk	222.73	172.61
Financial assets where there has been a significant increase in credit risk	168.38	140.42
Financial assets that are credit-impaired	2.84	2.23
Total	393.95	315.26

The changes in the allowance for expected credit losses on loan commitments and financial guarantee contracts were as follows:

Unit : Million Baht

	June 30, 2026			
	Financial assets where there has not been a significant increase in credit risk (12 - mth ECL)	Financial assets where there has been a significant increase in credit risk (Lifetime ECL - not credit impaired)	Financial assets that are credit-impaired (Lifetime ECL - credit impaired)	Total
Beginning balance	172.61	140.42	2.23	315.26
Allowance for expected credit losses during period	50.12	27.96	0.61	78.69
Ending balance	222.73	168.38	2.84	393.95

5.20 Provisions (continued)

5.20.1 Allowance for Expected Credit Losses on Loan Commitments and Financial Guarantee Contracts (continued)

Unit : Million Baht

	December 31, 2025			
	Financial assets where there has not been a significant increase in credit risk (12 - mth ECL)	Financial assets where there has been a significant increase in credit risk (Lifetime ECL - not credit impaired)	Financial assets that are credit-impaired (Lifetime ECL - credit impaired)	Total
Beginning balance	189.45	68.92	2.28	260.65
Allowance for expected credit losses during period	(16.84)	71.50	(0.05)	54.61
Ending balance	172.61	140.42	2.23	315.26

5.20.2 Provisions for Post - Employment Benefits

The Bank assessed the provision for post - emplоment benefits by using the Projected Unit Credit method. The details of the Bank's provisions for the post - emplоment benefits were as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Beginning balance	472.64	418.97
Recognized in profit or loss		
- Current service cost	13.25	39.86
- Interest cost	6.50	9.06
Recognized in other comprehensive income		
- Actuarial (gain) loss on defined benefit plans	(16.63)	20.72
Employee benefits paid during the year	-	(15.97)
Ending Balance	475.76	472.64

Principal actuarial assumptions for the Bank's post-emplоment benefits were as follows:

	2026	2025
Average salary increase rate	0% - 15.00%	0% - 15.50%
Average staff turnover rate	0% - 25.97%	0% - 23.50%
Discount rate	0.95% - 3.29%	1.11% - 2.46%
Mortality rate	TMO17	TMO17

5.21 Insurance Contract Liabilities

5.21.1 Classified by Product

Unit : Million Baht

	June 30, 2026	December 31, 2025
Export credit insurance and stand-by claims purchase agreement	576.29	566.26
Medium and long-term insurance	-	9.24
Investment insurance	225.26	217.35
Total	801.55	792.85

As at June 30, 2026 and December 31, 2025, the Bank had insurance coverage obligations to policyholders totaling 54,972.96 million baht and 50,345.62 million baht, respectively.

5.21.2 Reconciliation of Liabilities for Remaining Coverage and Liabilities for Incurred Claims

Unit : Million Baht

	June 30, 2026				
	Liabilities for remaining coverage		Liabilities for incurred claims		
Insurance contracts	Excluding loss component	Loss component	Present value of future cash flows	Risk adjustment for non-financial risk	Total
Beginning balance of insurance contract liabilities	166.48	536.51	74.26	15.60	792.85
Beginning balance of insurance contract assets	-	-	-	-	-
Net Beginning balance	166.48	536.51	74.26	15.60	792.85
Insurance revenue	(111.54)	-	-	-	(111.54)
Insurance service expenses					
Incurred claims and other directly attributable expense	-	(17.85)	6.57	(2.19)	(13.47)
Changes that related to past services – changes in the fulfillment cash flows related to the liabilities incurred claims	-	-	-	(5.70)	(5.70)
Losses on onerous contracts and reversal of those losses	-	85.33	-	-	85.33
Insurance acquisition cash flows amortization	38.38	-	-	-	38.38
Insurance service expenses	38.38	67.48	6.57	(7.89)	104.54
Insurance service result	(73.16)	67.48	6.57	(7.89)	(7.00)
Finance expense	-	-	-	-	-
Total amount recognised in comprehensive income	(73.16)	67.48	6.57	(7.89)	(7.00)

5.21 Insurance Contract Liabilities (continued)

5.21.2 Reconciliation of Liabilities for Remaining Coverage and Liabilities for Incurred Claims (continued)

Unit : Million Baht

	June 30, 2026				
	Liabilities for remaining coverage		Liabilities for incurred claims		
Insurance contracts	Excluding loss component	Loss component	Present value of future cash flows	Risk adjustment for non-financial risk	Total
Cash flows					
Premiums received	98.20	-	-	-	98.20
Claims and other directly attributable expenses paid	-	-	(44.12)	-	(44.12)
Insurance acquisition cash flows	(38.38)	-	-	-	(38.38)
Total cash flows	59.82	-	(44.12)	-	15.70
Net ending balances	153.14	603.99	36.71	7.71	801.55
Ending balance of insurance contract liabilities	153.14	603.99	36.71	7.71	801.55
Ending balance of insurance contract assets	-	-	-	-	-
Net ending balances	**153.14**	**603.99**	**36.71**	**7.71**	**801.55**

5.21 Insurance Contract Liabilities (continued)

5.21.2 Reconciliation of Liabilities for Remaining Coverage and Liabilities for Incurred Claims (continued)

Unit : Million Baht

	December 31, 2025				
	Liabilities for remaining coverage		Liabilities for incurred claims		
Insurance contracts	Excluding loss component	Loss component	Present value of future cash flows	Risk adjustment for non-financial risk	Total
Beginning balance of insurance contract liabilities	156.18	591.67	41.23	8.66	797.74
Beginning balance of insurance contract assets	-	-	-	-	-
Net Beginning balance	156.18	591.67	41.23	8.66	797.74
Insurance revenue	(219.37)	-	-	-	(219.37)
Insurance service expenses					
Incurred claims and other directly attributable expense	-	(122.02)	207.17	6.82	91.97
Changes that related to past services –					
changes in the fulfillment cash flows					
related to the liabilities incurred claims	-	-	-	0.12	0.12
Losses on onerous contracts and reversal					
of those losses	-	66.86	-	-	66.86
Insurance acquisition cash flows amortization	89.16	-	-	-	89.16
Insurance service expenses	89.16	(55.16)	207.17	6.94	248.11
Insurance service result	(130.21)	(55.16)	207.17	6.94	28.74
Finance expense	-	-	-	-	-
Total amount recognised in comprehensive income	(130.21)	(55.16)	207.17	6.94	28.74
Cash flows					
Premiums received	229.67	-	-	-	229.67
Claims and other directly attributable expenses paid	-	-	(174.14)	-	(174.14)
Insurance acquisition cash flows	(89.16)	-	-	-	(89.16)
Total cash flows	140.51	-	(174.14)	-	(33.63)
Net ending balances	166.48	536.51	74.26	15.60	792.85
Ending balance of insurance contract liabilities	166.48	536.51	74.26	15.60	792.85
Ending balance of insurance contract assets	-	-	-	-	-
Net ending balances	**166.48**	**536.51**	**74.26**	**15.60**	**792.85**

5.22 Other Liabilities

Unit : Million Baht

	June 30, 2026	December 31, 2025 (Restated)
Credit Support Annex	59.22	402.99
Advance deposits	50.31	39.63
Accrued expenses	25.64	44.11
Account payables	40.89	32.84
Deferred revenue	81.68	97.12
Withholding tax payable	22.73	21.65
Suspense liabilities	38.04	36.43
Cash received in advance from electronic money transaction	-	-
Insurance contract liabilities from public service account	155.76	-
Others	6.89	5.93
Total	481.16	680.70

5.23 Fair Value of Assets and Liabilities

As at June 30, 2026 and December 31, 2025, the Bank determined level of the fair value hierarchy of financial assets and financial liabilities as follows:

Unit : Million Baht

	June 30, 2026		
	Fair Value		
	Level 1	Level 2	Total
Financial assets			
Financial assets measured at fair value through profit or loss	1.64	-	1.64
Derivative assets	-	443.06	443.06
Investment in equity securities designated at fair value through other comprehensive income	1,112.81	4.00	1,116.81
Total financial assets	1,114.45	447.06	1,561.51
Financial liabilities			
Derivative liabilities	-	690.72	690.72
Total financial liabilities	-	690.72	690.72

5.23 Fair Value of Assets and Liabilities (continued)

Unit : Million Baht

	December 31, 2025		
	Fair Value		
	Level 1	Level 2	Total
Financial assets			
Financial assets measured at fair value through profit or loss	1.32	-	1.32
Derivative assets	-	581.64	581.64
Investment in equity securities designated at fair value through other comprehensive income	1,163.01	3.48	1,166.49
Total financial assets	1,164.33	585.12	1,749.45
Financial liabilities			
Derivative liabilities	-	591.88	591.88
Total financial liabilities	-	591.88	591.88

Fair values were determined according to the following hierarchy :

Level 1 - quoted prices in active market for identical assets or liabilities.

Level 2 - value derived from valuation techniques for which the significant input used for the fair value measurement is directly or indirectly observable in the market.

Level 3 - value derived from valuation techniques for which the significant input used for the fair value measurement is unobservable in the market.

The fair values of derivatives level 2 are the prices based on market prices, broker or dealer quotations, prices of other similar transactions or prices derived from a valuation technique using observable market data.

The fair value of investments in equity securities designated at fair value through other comprehensive income, which classified as level 2 are non-marketable equity securities, determined by comparing their share price with their book value.

5.24 Capital

The Bank had an initial capital of 2,500 million baht and received additional capital from the Ministry of Finance in the amount of 4,000 million baht on July 31, 1998, 1,300 million baht on December 30, 2008 and 5,000 million baht on September 21, 2009. On August 24, 2021, the Cabinet meeting passed a resolution approving the capital increase amounting to 4,198 million baht. The Bank received the first capital increase in the amount of 2,198 million baht on November 17, 2021 and the remaining amount 2,000 million baht on March 13, 2023. The Bank has total capital amounting to 16,998 million baht.

5.25 Contingent Liabilities

Unit : Million Baht

	June 30, 2026	December 31, 2025
Guarantees of loans	464.47	684.07
Liabilities under immature import bills	135.19	217.40
Letters of credit	482.40	185.37
Other contingencies		
Unused overdraft credit lines	461.62	479.37
Other guarantees	12,007.86	11,836.81
Other	163.30	86.00
Total other contingencies	12,632.78	12,402.18
Total	13,714.84	13,489.02

As at June 30, 2025, the Bank has one cases of legitimate claims with total claims amounting to 28.49 million baht, which is currently under consideration by the Court of First Instance. The Bank has assessed that the final outcomes of these cases will not have a material impact on the Bank's financial position or operating results.

5.26 Other Benefits to Directors and Executives

The Bank paid no further benefits to directors and executives other than normal remuneration such as meeting allowance, salary, bonus and other benefits.

For the six-month periods ended June 30, 2026 and 2025, the Bank paid short-term employee benefits to key management personnel amounting to 3.16 million baht and 3.01 million baht, respectively.

5.27 Financial Position and Operational Performance Classified by Domestic and Foreign Operations

The Bank established representative office in foreign countries to promote and support international trade and investments. The Bank currently has four representative offices including, representative office in Yangon, the Republic of the Union of Myanmar, representative office in Vientiane, Laos People's Democratic Republic, representative office in Phnom Penh, Kingdom of Cambodia and representative office in Ho Chi Minh City, Socialist Republic of Vietnam.

5.27 Financial Position and Operational Performance Classified by Domestic and Foreign Operations (continued)

5.27.1 Financial Position Classified by Business

Unit : Million Baht

	June 30, 2026		
	Domestic	Foreign	Total
Total assets	188,963.68	7.40	188,971.08
Interbank and money market items, net (assets)	26,036.18	0.52	26,036.70
Financial assets measured at fair value through profit or loss	1.64	-	1.64
Investments, net	7,875.37	-	7,875.37
Loans to customers and accrued interest receivables, net	149,760.95	-	149,760.95
Deposits	61,177.93	-	61,177.93
Interbank and money market items (liabilities)	27,001.28	-	27,001.28
Debt issued and borrowings	66,891.51	-	66,891.51

Unit : Million Baht

	December 31, 2025		
	Domestic	Foreign	Total
Total assets	187,597.97	6.75	187,604.72
Interbank and money market items, net (assets)	15,528.86	1.04	15,529.90
Financial assets measured at fair value through profit or loss	1.32	-	1.32
Investments, net	6,029.11	-	6,029.11
Loans to customers and accrued interest receivables, net	160,270.57	-	160,270.57
Deposits	61,785.18	-	61,785.18
Interbank and money market items (liabilities)	28,801.70	-	28,801.70
Debt issued and borrowings	63,047.82	-	63,047.82

5.27 Financial Position and Operational Performance Classified by Domestic and Foreign Operations (continued)

5.27.2 Operations Classified by Business

Unit : Million Baht

	For the six-month period ended June 30, 2026		
	Domestic	Foreign	Total
Interest income	3,762.58	-	3,762.58
Interest expenses	(1,928.39)	(0.01)	(1,928.40)
Interest income, net	1,834.19	(0.01)	1,834.18
Fees and service income, net	165.00	-	165.00
Insurance service result	(12.48)	-	(12.48)
Other operating income	131.76	-	131.76
Other operating expenses	(845.23)	(3.33)	(848.56)
Operating profit (loss) before expected credit losses	1,273.24	(3.34)	1,269.90
Expected credit losses	(583.28)	-	(583.28)
Net profit (loss)	689.96	(3.34)	686.62

Unit : Million Baht

	For the six-month period ended June 30, 2025		
	Domestic	Foreign	Total
Interest income	4,784.56	-	4,784.56
Interest expenses	(2,493.15)	0.05	(2,493.10)
Interest income, net	2,291.41	0.05	2,291.46
Fees and service income, net	114.78	-	114.78
Insurance service result	(79.36)	-	(79.36)
Other operating income	137.37	-	137.37
Other operating expenses	(839.66)	(5.40)	(845.06)
Operating profit (loss) before expected credit losses	1,624.54	(5.35)	1,619.19
Expected credit losses	(956.34)	-	(956.34)
Net profit (loss)	668.20	(5.35)	662.85

5.28 Interest Income

Interest income for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Interbank and money market items	225.22	303.60
Investment in debt securities	35.04	52.95
Loans	3,502.32	4,428.01
Total interest income	3,762.58	4,784.56

5.29 Interest Expenses

Interest expenses for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Deposits	448.32	765.54
Interbank and money market items	419.44	242.23
Lease liabilities	0.82	0.91
Debt issued		
- Bonds	1,043.71	1,473.67
- Borrowings fee	16.11	10.75
Total interest expenses	1,928.40	2,493.10

5.30 Fees and Service Income, Net

Net fees and service income for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Fees and service income		
- Acceptance aval and guarantee	65.91	48.60
- Others	106.04	74.76
Total fees and service income	171.95	123.36
Fees and service expenses	6.95	8.58
Total fees and service income, net	165.00	114.78

5.31 Insurance Service Result

Analysis of insurance income, insurance service expenses and net expenses from reinsurance contracts held for the six-month periods ended June 30, 2026 and 2025 consisted of the following:

Unit : Million Baht

	2026	2025
Insurance revenue		
Insurance revenue from the contracts measured under the Premium Allocation Approach	111.54	108.95
Total insurance revenue	111.54	108.95
Insurance revenue (expenses)		
Incurred claims and other directly attributable expense	13.47	(42.51)
Changes that related to past services - changes in the fulfillment cash flows relating to liabilities incurred claims	5.70	(0.21)
Losses on onerous contracts and reversals of those losses	(85.33)	(177.50)
Amortization of insurance acquisition cash flows	(38.38)	(44.50)
Total Insurance expenses	(104.54)	(264.72)
Income (expenses) from reinsurance contracts held		
Expenses from reinsurance contracts held from the contracts measured under the Premium Allocation Approach	(45.98)	(43.23)
Incurred claims recovery	(20.02)	12.92
Changes that related to past services - changes in the fulfillment cash flows relating to incurred claims recovery	(2.16)	0.13
Other changes	48.68	106.59
Total (expenses) income from reinsurance contracts held, net	(19.48)	76.41
Insurance service result	**(12.48)**	**(79.36)**

5.32 Gains on Financial Instruments Measured at Fair Value Through Profit or Loss, Net

Gains on financial instruments measured at fair value through profit or loss, net for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Gains (loss) on trading and foreign exchange transactions		
- Foreign currencies, debt securities and foreign exchange derivatives	26.75	34.52
- Equity securities	0.33	(0.15)
Total gains on financial instruments measured at fair value through profit or loss, net	27.08	34.37

5.33 Expected Credit Losses

Expected credit losses for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Interbank and money market items	127.15	22.42
Investment in debt securities measured at amortized cost	(4.00)	0.02
Loans to customers and accrued interest receivables		
- Expected credit losses *	266.32	762.71
- Loss on modification of debt restructuring	72.31	110.94
Total	338.63	873.65
Loans to customers and accrued interest receivables from public service account	30.00	(34.52)
Other receivables	12.81	9.75
Total	504.59	871.32
Loan commitments and financial guarantee contracts	78.69	85.02
Total expected credit losses	583.28	956.34

* Net of written-down debt recovery and bad debt recovery

5.34 Public Service Account

5.34.1 Summary of Public Service Account

As at June 30, 2026 and December 31, 2025, the assets from public service account were as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Loans to customers from public service account	1,615.62	2,148.63
Less Deferred revenue	(6.53)	(8.54)
Loans to customers from public service account, net of deferred revenue	1,609.09	2,140.09
Add Accrued interest receivables	1.01	2.17
Loans to customers from public service account, net of deferred revenue, plus accrued interest receivables	1,610.10	2,142.26
Less Allowance for expected credit losses	(107.89)	(77.89)
Loans to customers from public service account, and accrued interest receivables, net	1,502.21	2,064.37
Receivable eligible for government reimbursement from public service account	318.87	303.06
Total assets	1,821.08	2,367.43

For the six-month periods ended June 30, 2026 and 2025, the Bank recognized income and expenses from public service account as follows:

Unit : Million Baht

	2026	2025
Income from public service account	65.17	99.22
Expenses from public service account	(142.36)	(87.52)
Expected credit losses from public service account	(30.00)	34.52
Net (loss) profit	(107.19)	46.22

5.34 Public Service Account (continued)

5.34.2 Loans to Customers from Public Service Account and Accrued Interest Receivables, Net

Unit : Million Baht

Project	Project Summary	Duration/ Compensation	June 30, 2026	December 31, 2025
1. Investment and Production Efficiency Enhancement Credit Scheme	To support entrepreneurs in accessing funding to purchase and improve their machinery and equipment or factories in order to uplift production efficiency and cost reduction	Duration 2020 - 2028 Compensation January 28, 2020 – June 30, 2026	230.08	400.49
2. EXIM Biz Transformation Loan	To support entrepreneurs affected by COVID-19 that wish to improve or make new investment in machinery and equipment and enhance the efficiency, as well as the entrepreneurs who gradually recover to continue their business, with the competitive interest rate	Duration 2021 - 2030 Compensation October 12, 2021 – June 30, 2028	1,220.64	1,662.39
3. Financial Assistance, Relief, and Recovery Measures for Flood-Affected Persons in Southern Thailand	To assist customers or entrepreneurs impacted by flooding in the Southern Region, as designated as disaster-affected areas by the Department of Disaster Prevention and Mitigation, so as to improve liquidity and support the continuation or prompt resumption of their business operations	Duration 2025 - 2029 No Compensation	4.80	1.49
4. Support Measures for Thai Entrepreneurs to Expand Export Markets	To support exports to new markets and enhance entrepreneurs' liquidity for business operations, alongside effective risk management, thereby enabling them to expand their markets with greater confidence and efficiency through the financing and export credit insurance services	Duration 2025 - 2026 No Compensation	46.69	-
	Total		1,502.21	2,064.37

As at June 30, 2026 the Bank had insurance coverage obligations to policyholders under the Support Measures for Thai Entrepreneurs to Expand Export Markets totaling 15,655.55 million baht.

5.34 Public Service Account (continued)

5.34.3 Loan Classification and Provision for Public Service Account

As at June 30, 2026 and December 31, 2025, loan classification and provision for public service account were as follows:

Unit : Million Baht

	June 30, 2026	
Loan Classification	Loans to customers and accrued interest receivables, net deferred revenue	Allowance for expected credit losses
Financial assets where there has not been a significant increase in credit risk	1,479.04	35.21
Financial assets where there has been a significant increase in credit risk	95.00	37.64
Financial assets that are credit-impaired	36.06	35.04
Total	1,610.10	107.89

Unit : Million Baht

	December 31, 2025	
Loan Classification	Loans to customers and accrued interest receivables, net deferred revenue	Allowance for expected credit losses
Financial assets where there has not been a significant increase in credit risk	2,022.57	15.85
Financial assets where there has been a significant increase in credit risk	83.64	34.67
Financial assets that are credit-impaired	36.05	27.37
Total	2,142.26	77.89

5.34 Public Service Account (continued)

5.34.4 Receivable Eligible for Government Reimbursement

As at June 30, 2026 and December 31, 2025, the Bank was eligible for government reimbursement for the interest spread for the public service account were as follows:

Unit : Million Baht

	June 30, 2026	December 31, 2025
Investment and Production Efficiency Enhancement Credit Scheme	29.43	28.48
EXIM Biz Transformation Loan	289.44	274.58
Total	318.87	303.06

5.34.5 Income from Public Service Account

Income from public service account for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Interest income from public service account	39.37	59.36
Fees and service income	0.23	-
Insurance revenue	9.76	-
Compensation for public service account	15.81	39.86
Total income from public service account	65.17	99.22

5.34.6 Expenses from Public Service Account

Expenses from public service account for the six-month periods ended June 30, 2026 and 2025 were as follows:

Unit : Million Baht

	2026	2025
Interest expenses	25.97	38.73
Fees and service expenses	0.75	0.35
Insurance expense	155.12	-
Income from reinsurance contracts held, net	(85.34)	-
Operating expenses	45.86	48.44
Total expenses from public service account	142.36	87.52

5.35 Reclassification

The Bank has reclassified certain items in the statement of financial position as at 31 December 2025 to conform to the presentation adopted in the statement of financial position as at 30 June 2026. The reclassification has no effect on the previously reported net profit or shareholders' equity. Details of the reclassification are as follows:

Unit : Million Baht

	December 31, 2025		
	Before Reclassification	Reclassification	After Reclassification
Statement of Financial Position			
Right of use assets, net	-	64.46	64.46
Other assets, net	196.85	(64.46)	132.39
Lease liabilities	-	65.41	65.41
Other liabilities	746.11	(65.41)	680.70

5.36 Approval of the Interim Financial Statements

These interim financial statements have been authorized to issue by Board of Directors on September 25, 2026.