

FINANCIAL HIGHLIGHTS

ITEMS	SEPARATE FINANCIAL STATEMENTS					
	2024			2023	2022	2021
	SEPTEMBER	JUNE	MARCH	DECEMBER	DECEMBER	DECEMBER
STATEMENTS OF COMPREHENSIVE INCOME : MILLION BAHT						
NET INTEREST INCOME	5,249	3,479	1,736	7,105	6,284	5,565
TOTAL OPERATING INCOME	5,713	3,809	1,925	7,814	6,993	6,858
TOTAL OTHER OPERATING EXPENSES	2,837	1,885	941	3,603	3,125	2,759
EXPECTED CREDIT LOSSES	1,133	865	527	2,130	2,550	3,284
NET PROFITS	1,399	846	370	1,693	1,093	691
STATEMENTS OF FINANCIAL POSITION : MILLION BAHT						
LOANS TO CUSTOMERS	244,415	240,751	238,612	236,520	218,726	177,083
TOTAL ASSETS	312,173	303,973	306,391	316,339	295,846	251,479
DEPOSITS	248,117	244,823	245,309	251,453	231,432	192,513
TOTAL LIABILITIES	274,073	267,344	270,089	280,722	260,516	216,380
REGISTERED ISSUED AND PAID-UP SHARE CAPITAL	20,000	20,000	20,000	20,000	20,000	20,000
TOTAL SHAREHOLDERS' EQUITY	38,100	36,629	36,302	35,617	35,330	35,099
COMPARING PER SHARE : BAHT						
BASIC EARNINGS PER SHARE	0.70	0.42	0.19	0.85	0.55	0.35
BOOK VALUE PER SHARE	19.0503	18.3145	18.1511	17.8086	17.6649	17.5495
FINANCIAL RATIO (%)						
RETURN ON AVERAGE ASSETS (ROA)	0.60	0.55	0.48	0.58	0.41	0.28
RETURN ON AVERAGE SHAREHOLDERS' EQUITY (ROE)	5.11	4.70	4.17	4.75	3.14	1.93
THE RATIO OF TIER 1 CAPITAL FUND TO RISK ASSETS (CORE CAPITAL RATIO)	13.38	13.07	13.23	12.88	13.50	16.17
THE RATIO OF TOTAL CAPITAL FUND TO RISK ASSETS (BIS RATIO)	15.49	15.20	15.36	15.02	15.48	18.36