

Summary Statement of Assets and Liabilities
 (has not been audited by a certified public accountant)
 As of 29 February 2020

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	60,647,516	Deposits	2,189,970,898
Interbank and money market items - net	318,396,924	Interbank and money market items	190,770,292
Financial assets measured at fair value through profit or loss	88,388,617	Liability payable on demand	4,840,037
Derivatives assets	71,466,178	Financial liabilities measured at fair value through profit or loss	18,414,592
Investment - net	316,787,336	Derivatives Liabilities	68,973,038
Investment in subsidiaries and associates - net	10,979,729	Debt issued and borrowings	41,501,600
Loans to customers and accrued interest receivables - net	1,925,173,935	Other liabilities	70,693,182
Properties for sale - net	32,505,555	Total Liabilities	2,585,163,639
Premises and equipment - net	22,070,845	SHAREHOLDERS' EQUITY	
Other assets - net	46,015,020	Equity portion	92,838,774
		Other reserves	10,521,271
		Retaining earnings	203,907,971
		Total Shareholders' Equity	307,268,016
Total Assets	2,892,431,655	Total Liabilities and Shareholders' Equity	2,892,431,655

	Thousand Baht
Non-Performing Loans (gross) as of 31 December 2019 (Quarterly)	99,223,624
(4.33 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	65,672,514
Regulatory capital	357,772,848
(18.31 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	357,772,848
(18.31 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 29 February 2020 resulting from penalties for violating of the Financial Institution Business Act B.E.2551 (2008), Section.....	-

Channel for disclosure of information on capital requirement

For Commercial Banks	For Financial business groups
(under the Notification of the Bank of Thailand)	(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.ktb.co.th >Investor Relations>Financial Information>Basel III Pillar III Disclosures	Channel for disclosure www.ktb.co.th >Investor Relations>Financial Information>Basel III Pillar III Disclosures
Date of disclosure 31 October 2019	Date of disclosure 31 October 2019
Information as of 30 June 2019	Information as of 30 June 2019

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

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 (Ms. Saranya Vejaku)

Senior Executive Vice President Group Head
 Financial Management Group

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 (Mr. Payong Srivanich)

President