



Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 October 2020

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	57,321,270	Deposits	2,434,580,767
Interbank and money market items - net	567,577,696	Interbank and money market items	247,631,395
Financial assets measured at fair value through profit or loss	28,435,101	Liability payable on demand	5,859,537
Derivatives assets	57,250,859	Financial liabilities measured at fair value through profit or loss	0
Investment - net	316,222,513	Derivatives Liabilities	52,387,140
Investment in subsidiaries and associates - net	11,203,675	Debt issued and borrowings	44,401,428
Loans to customers and accrued interest receivables - net	2,034,327,737	Other liabilities	69,998,894
Properties for sale - net	32,216,171	Total Liabilities	2,854,859,161
Premises and equipment - net	22,002,598	SHAREHOLDERS' EQUITY	
Other assets - net	36,747,764	Equity portion	92,838,774
		Other reserves	16,223,334
		Retaining earnings	199,384,115
		Total Shareholders' Equity	308,446,223
Total Assets	3,163,305,384	Total Liabilities and Shareholders' Equity	3,163,305,384

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2020 (4.18 percents of total loans before deducting allowance for expected credit losses)	106,267,016
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2020	136,800,133
Regulatory capital (18.53 (percent) ratio of total capital to risk weighted assets)	350,690,344
Capital after deducting capital add-ons for loans to large exposures (18.53 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	350,690,344
Changes in assets and liabilities during the quarter ended 31 October 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

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Channel for disclosure krungthai.com>Investor Relations>Financial Information>Pillar III Disclosures

Date of disclosure 31 October 2019

Information as of 30 June 2019

For Financial business groups

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure krungthai.com>Investor Relations>Financial Information>Pillar III Disclosures

Date of disclosure 31 October 2019

Information as of 30 June 2019

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

(Ms. Saranya Vejakul)

Senior Executive Vice President Group Head
Financial Management Group

(Mr. Payong Srivanich)

President