



**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)  
As of 31 December 2020

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	68,115,583	Deposits	2,466,780,410
Interbank and money market items - net	519,160,429	Interbank and money market items	268,424,903
Financial assets measured at fair value through profit or loss	14,188,472	Liability payable on demand	4,731,953
Derivatives assets	74,506,773	Financial liabilities measured at fair value through profit or loss	0
Investment - net	316,894,505	Derivatives Liabilities	65,471,404
Investment in subsidiaries and associates - net	11,203,675	Debt issued and borrowings	44,292,498
Loans to customers and accrued interest receivables - net	2,124,250,022	Other liabilities	68,310,460
Properties for sale - net	32,569,053	<b>Total Liabilities</b>	<b>2,918,011,628</b>
Premises and equipment - net	21,899,006	<b>SHAREHOLDERS' EQUITY</b>	
Other assets - net	44,199,365	Equity portion	92,838,774
		Other reserves	17,789,287
		Retaining earnings	198,347,194
		<b>Total Shareholders' Equity</b>	<b>308,975,255</b>
<b>Total Assets</b>	<b>3,226,986,883</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>3,226,986,883</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2020 (3.79 percents of total loans before deducting allowance for expected credit losses)	103,253,648
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2020	139,712,134
Regulatory capital (18.76 (percent) ratio of total capital to risk weighted assets)	359,015,724
Capital after deducting capital add-ons for loans to large exposures (18.76 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	359,015,724
Changes in assets and liabilities during the quarter ended 31 December 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](http://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](http://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 Wejakul)  
Senior Executive Vice President Group Head  
Financial Management Group

(Mr. Payong Srivanich)  
President