

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

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	65,106,343	Deposits	2,171,873,642
Interbank and money market items - net	342,098,527	Interbank and money market items	191,587,168
Financial assets measured at fair value through profit or loss	87,165,326	Liability payable on demand	5,472,054
Derivatives assets	77,224,397	Financial liabilities measured at fair value through profit or loss	19,091,332.00
Investment - net	317,087,846	Derivatives Liabilities	74,136,636
Investment in subsidiaries and associates - net	10,969,449	Debt issued and borrowings	41,619,850
Loans to customers and accrued interest receivables - net	1,896,475,193	Other liabilities	84,478,437
Properties for sale - net	32,372,010	Total Liabilities	2,588,259,119
Premises and equipment - net	22,135,660	SHAREHOLDERS' EQUITY	
Other assets - net	43,333,402	Equity portion	92,838,774
		Other reserves	9,899,960
		Retaining earnings	202,970,300
		Total Shareholders' Equity	305,709,034
Total Assets	2,893,968,153	Total Liabilities and Shareholders' Equity	2,893,968,153

	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	356,469,634
(18.51 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	356,469,634
(18.51 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 January 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 Group)
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