

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2019

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	68,361,786	Deposits	2,158,459,942
Interbank and money market items,net	338,273,821	Interbank and money market items,net	208,239,974
Claims on securities	67,350,100	Liabilities payable on demand	4,744,254
Derivatives assets	55,811,462	Liabilities to deliver securities	67,350,100
Investment,net	395,174,162	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 26,547,233)		Derivatives liabilities	51,868,539
Investment in subsidiaries and associates,net	10,830,013	Debt issued and borrowings	51,322,900
Loans to customers,net	1,879,541,352	Bank's liabilities under acceptances	133,241
Accrued interest receivables	4,568,822	Other liabilities	62,015,706
Customer's liabilities under acceptances	133,241	Total Liabilities	2,604,134,656
Properties foreclosed,net	32,175,895	SHAREHOLDERS' EQUITY	
Premises and equipment,net	22,293,897	Equity portion ^{1/}	92,838,774
Other assets,net	33,843,571	Other reserves	16,094,673
		Retaining earnings	195,290,019
Total Assets	2,908,358,122	Total Shareholders' Equity	304,223,466
		Total Liabilities and Shareholders' Equity	2,908,358,122

	Thousand Baht
Non-Performing Loans ^{2/} (net) As of 31 December 2019 (Quarterly)	42,217,613
(1.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	65,672,514
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	128,951,655
Loans to related parties	46,373,194
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	8,490,436
Regulatory capital	360,077,811
(Capital adequacy ratio = 18.66 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	360,077,811
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.66 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E.2551 Section....60, 71....	4,960
Contingent liabilities	
Avals to bills and guarantees of loans	11,672,107
Liabilities under unmatured import bills	6,589,694
Letters of credit	53,243,742
Other contingencies	334,509,588

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} 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)

Channel of capital maintenance information disclosure

For Commercial Bank

(under the Notification of the Bank of Thailand)

Re: Public Disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure www.ktb.co.th>Investor Relations>Financial Information>Basel III Pillar III Disclosures

Date of disclosure 31 October 2019

Information as of 30 June 2019

For Financial group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure www.ktb.co.th>Investor Relations>Financial Information>Basel III Pillar III Disclosures

Date of disclosure 31 October 2019

Information as of 30 June 2019

We certify here 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