

KIATNAKIN BANK PUBLIC COMPANY LIMITED
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	1,103,761	Deposits	181,908,475
Interbank and money market items - net	22,589,946	Interbank and money market items	16,416,262
Financial assets measured at fair value through profit or loss	7,723,064	Liability payable on demand	452,327
Derivatives assets	6,021,979	Financial liabilities measured at fair value through profit or loss	-
Investments - net	15,446,870	Derivatives Liabilities	5,560,220
Investments in subsidiaries and associates - net	10,302,806	Debt issued and borrowings	51,846,841
Loans to customers and accrued interest receivables - net	234,274,406	Other liabilities	11,906,592
Properties for sale - net	3,952,945	Total liabilities	268,090,717
Premises and equipment - net	2,263,433		
Other assets - net	7,484,557	Shareholders' equity	
		Equity portion	17,823,744
		Other reserves	298,235
		Retained earnings	24,951,071
		Total shareholders' equity	43,073,050
Total assets	311,163,767	Total liabilities and shareholders' equity	311,163,767

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019	9,559,889
(3.81 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019	6,294,639
Regulatory capital	45,052,548
(16.93 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	45,052,548
(16.93 (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 violation of the Financial Institutions Business Act B.E. 2551 (2008), Section	-

Channels 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 http://www.kiatnakin.co.th	Channel for disclosure http://www.kiatnakin.co.th
Date of disclosure 25 October 2019	Date of disclosure 25 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.

..... (Authorized signatory)
 (Aphinant Klewpatinond)
 Position Chief Executive Officer

..... (Authorized signatory)
 (Preecha Techarungchaikul)
 Position Head of Finance and Budgeting