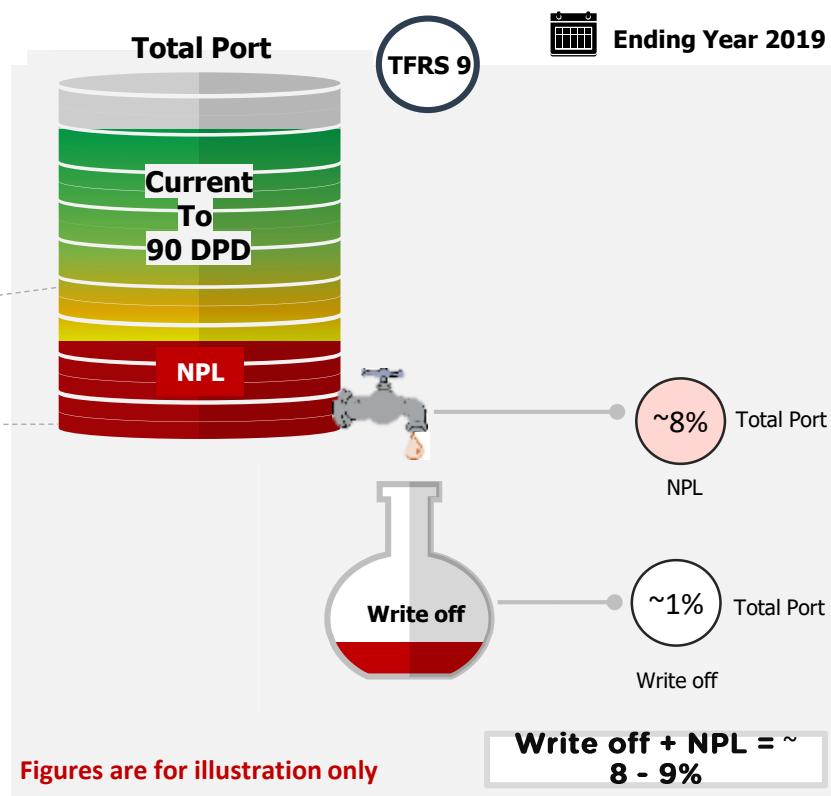
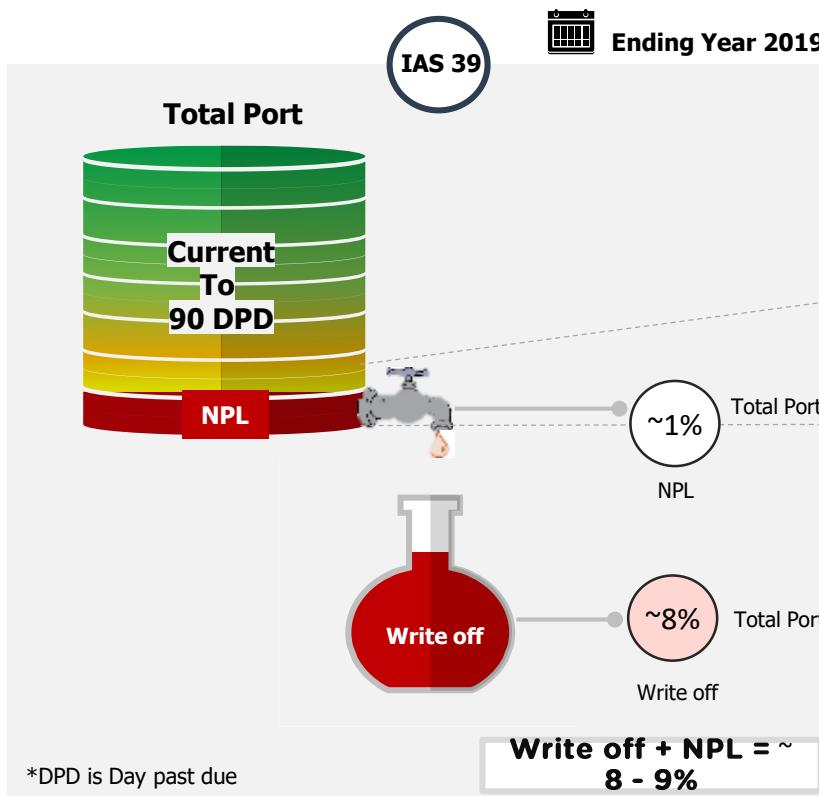


Changes on Accounting Standard TFRS 9

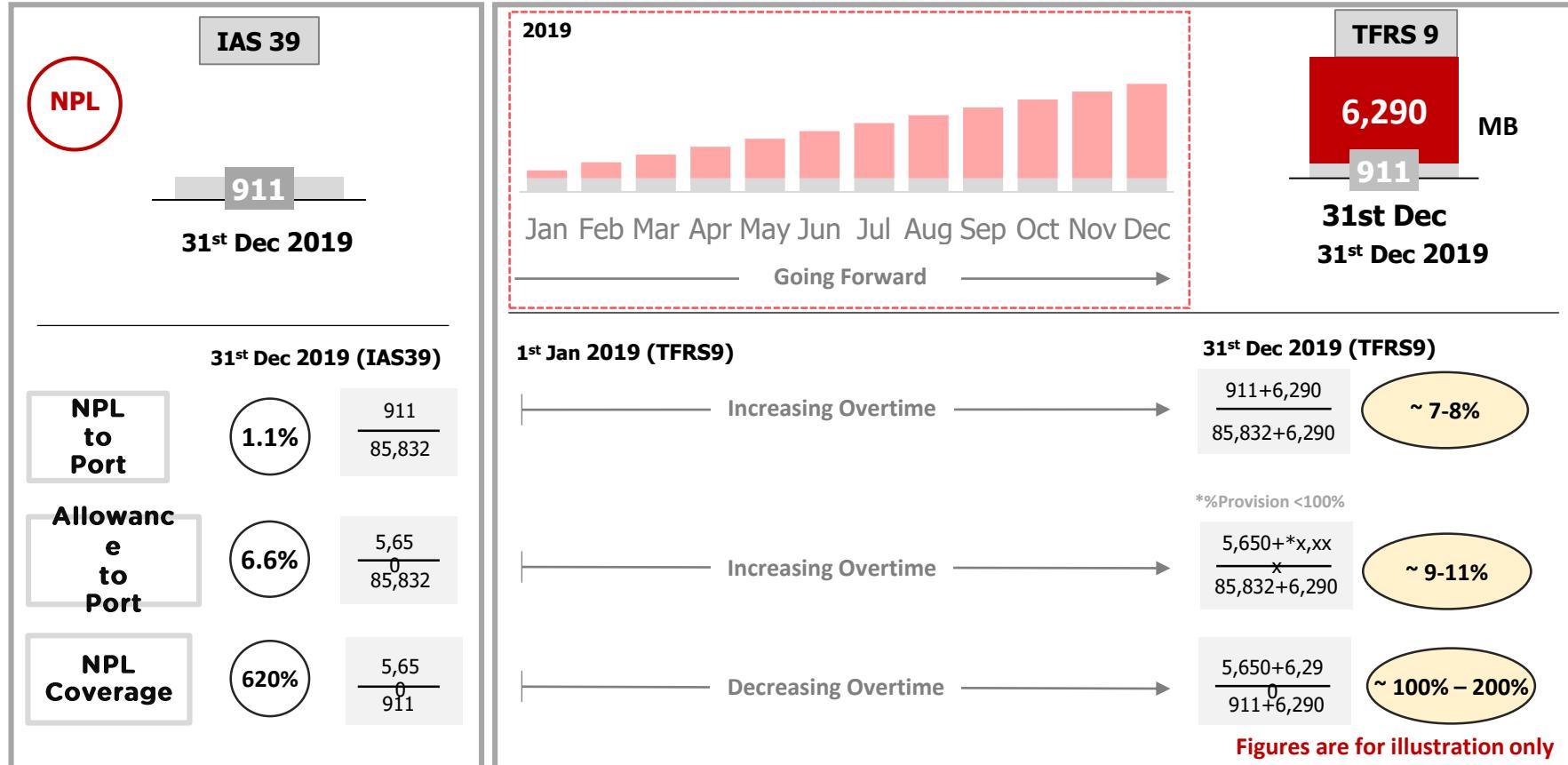
Changes on Accounting Standard TFRS 9

1 Change on Write off and NPL:



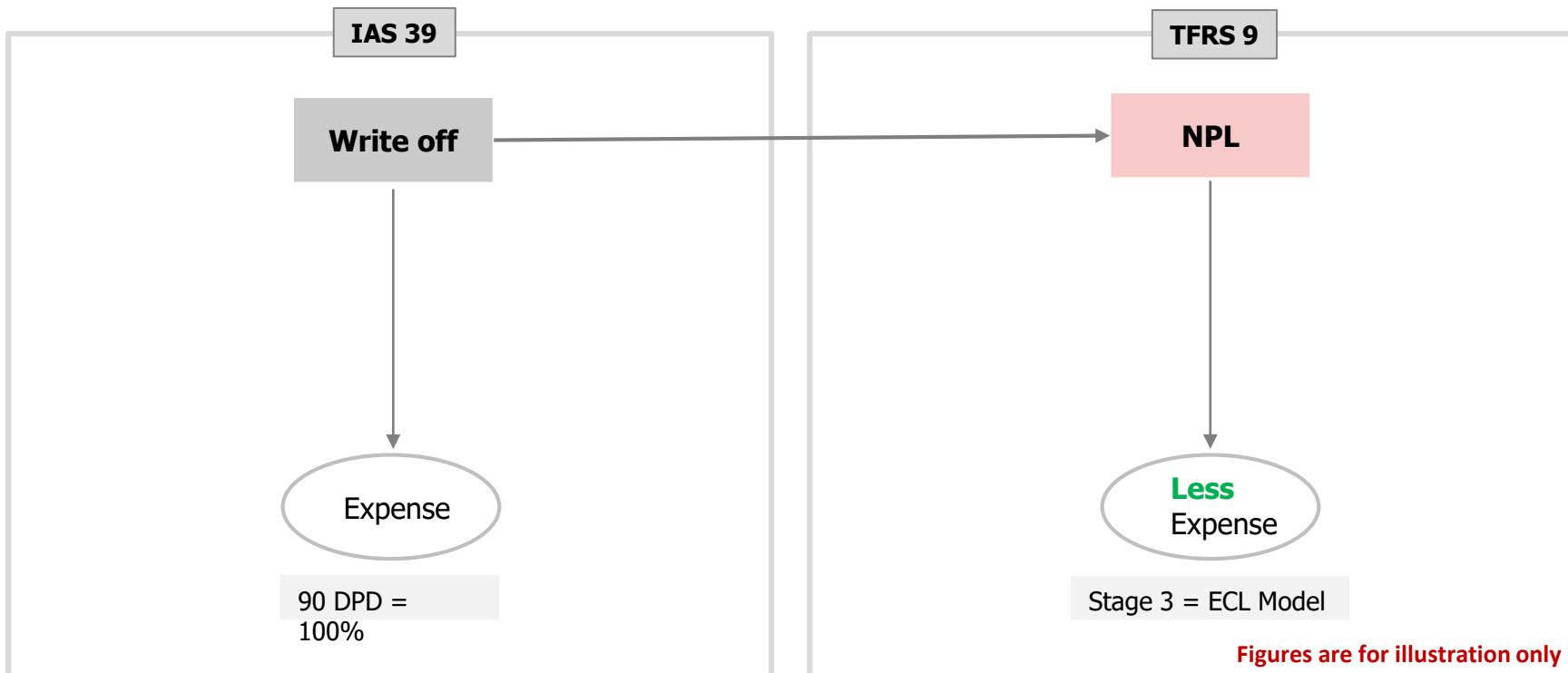
Changes on Accounting Standard TFRS 9

2 Change on NPL and Ratio:



Changes on Accounting Standard TFRS 9

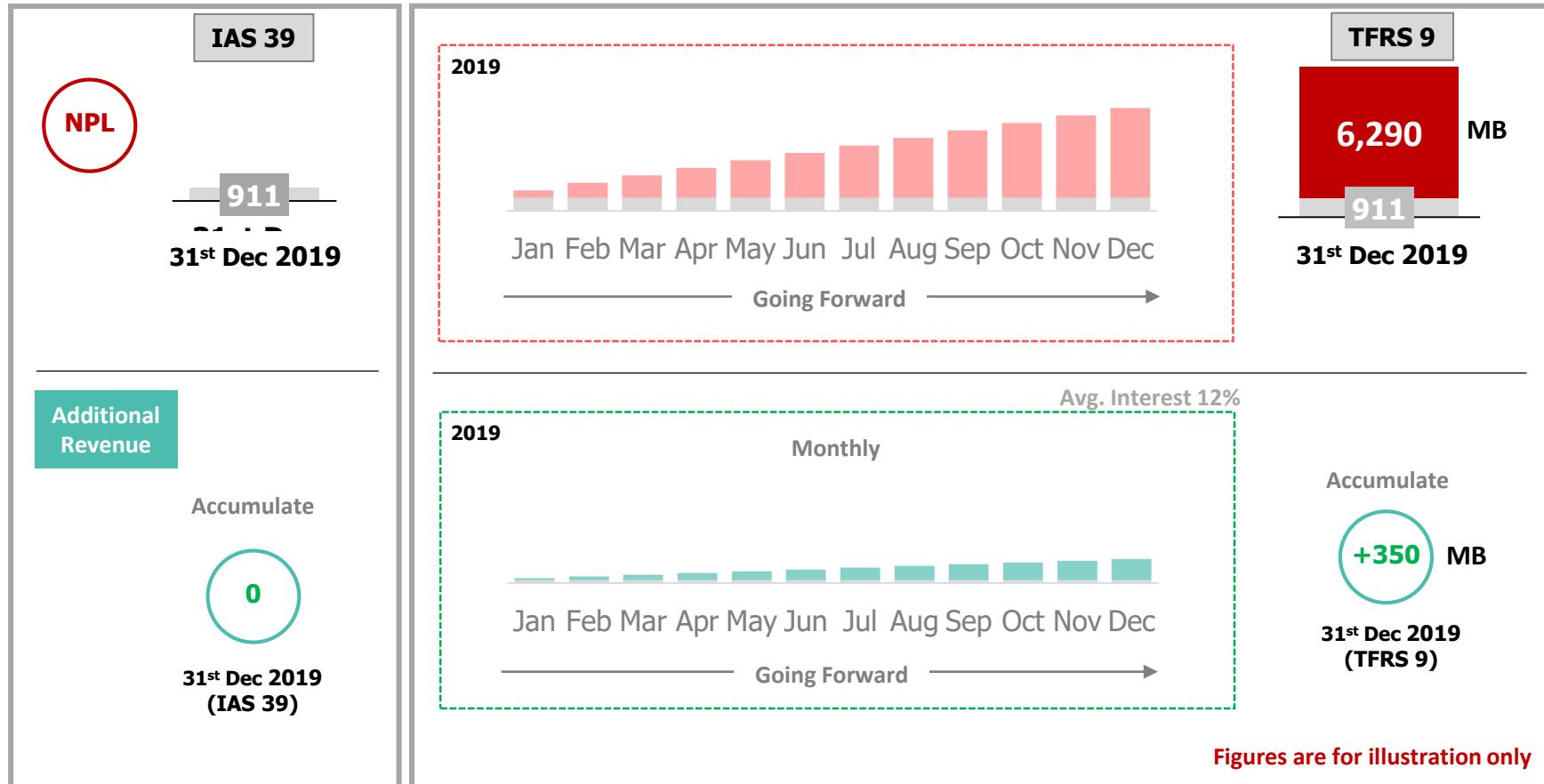
3 Change from write off to be NPL:



Changes on Accounting Standard TFRS 9

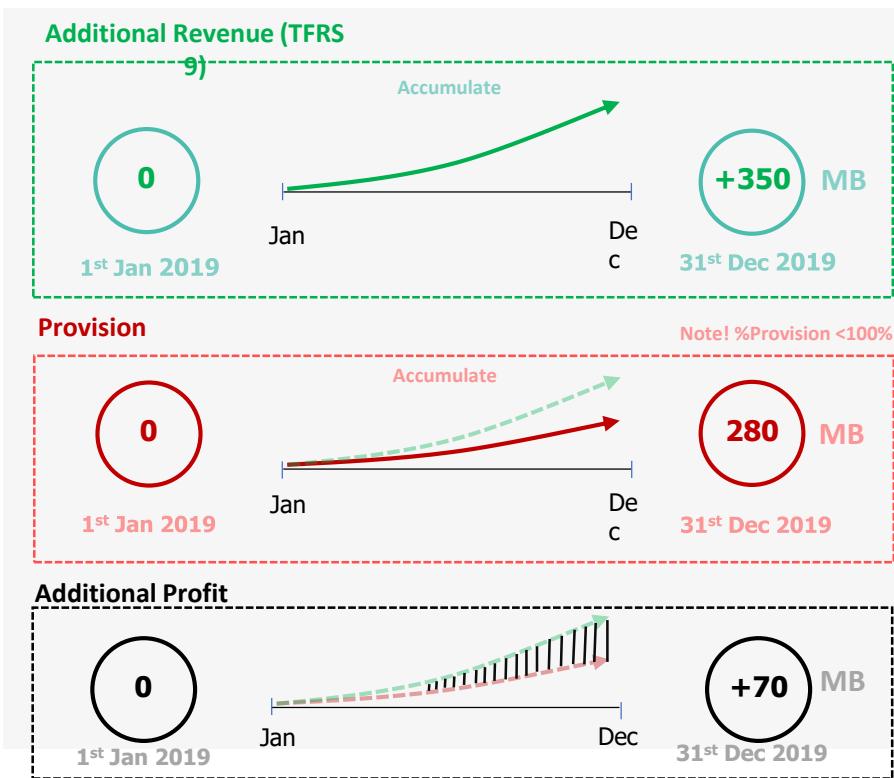
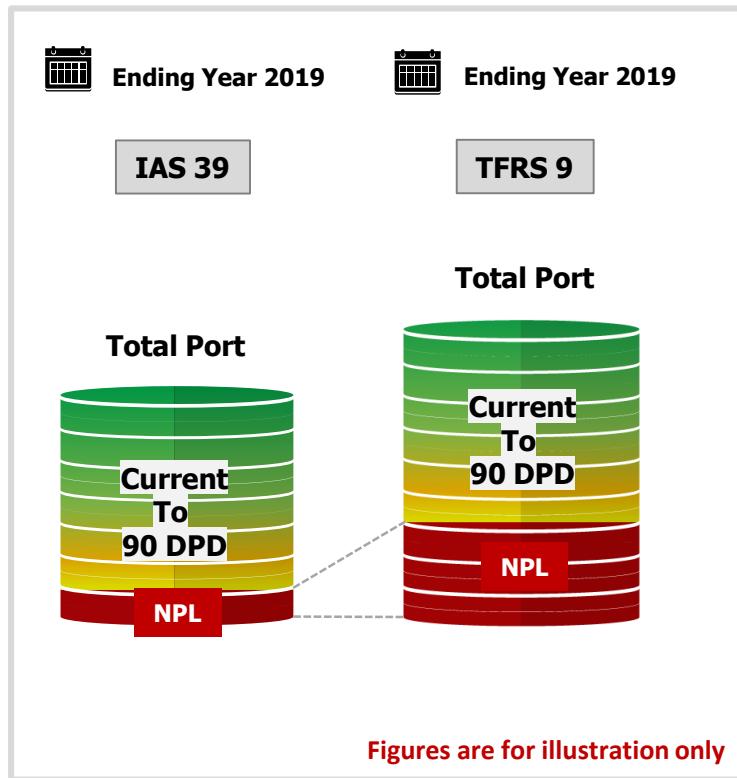
4

Change on Revenue:



Changes on Accounting Standard TFRS 9

5 Change on Profit from provision on ECL Model:



Changes on Accounting Standard TFRS 9

6 Change on Financial Statement:



THANK YOU

For further info, please contact IR Team at +66 2 828 5067 or irktc@ktc.co.th

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