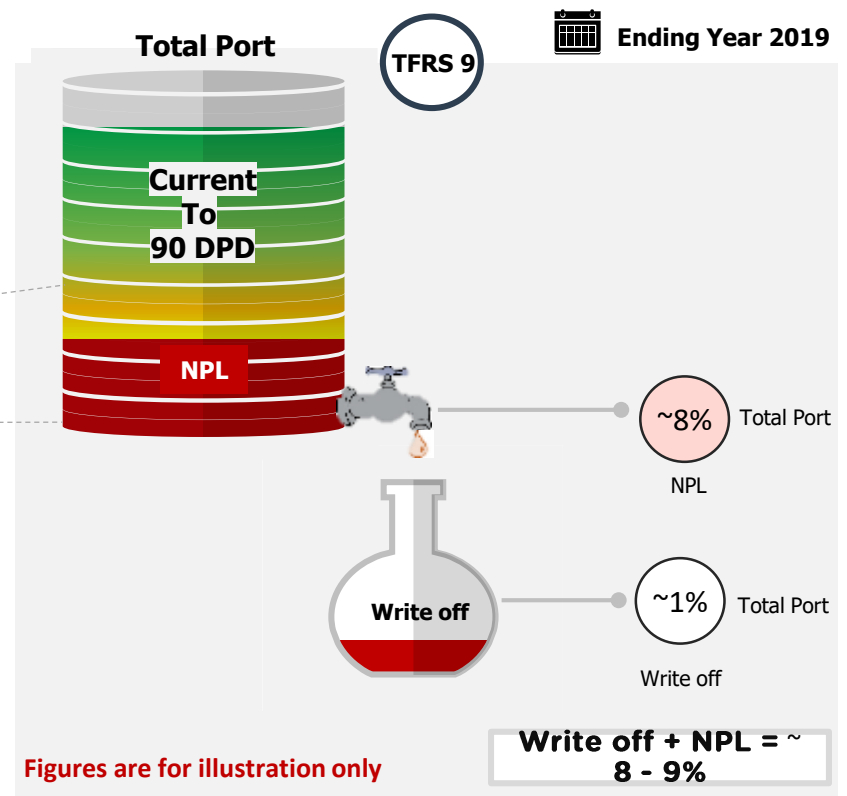
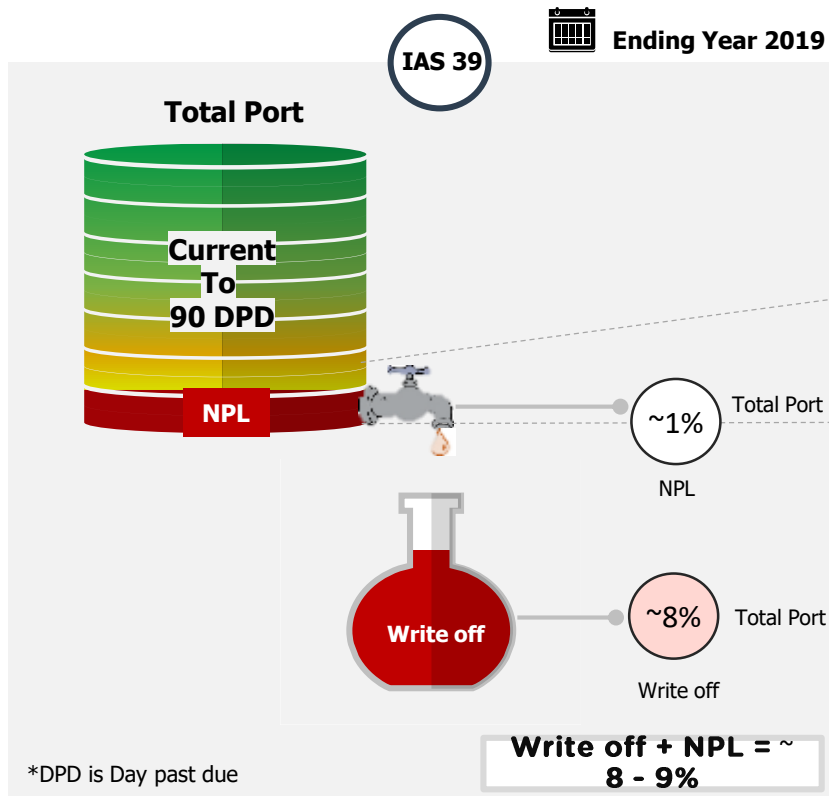




## ***Changes on Accounting Standard TFRS 9***

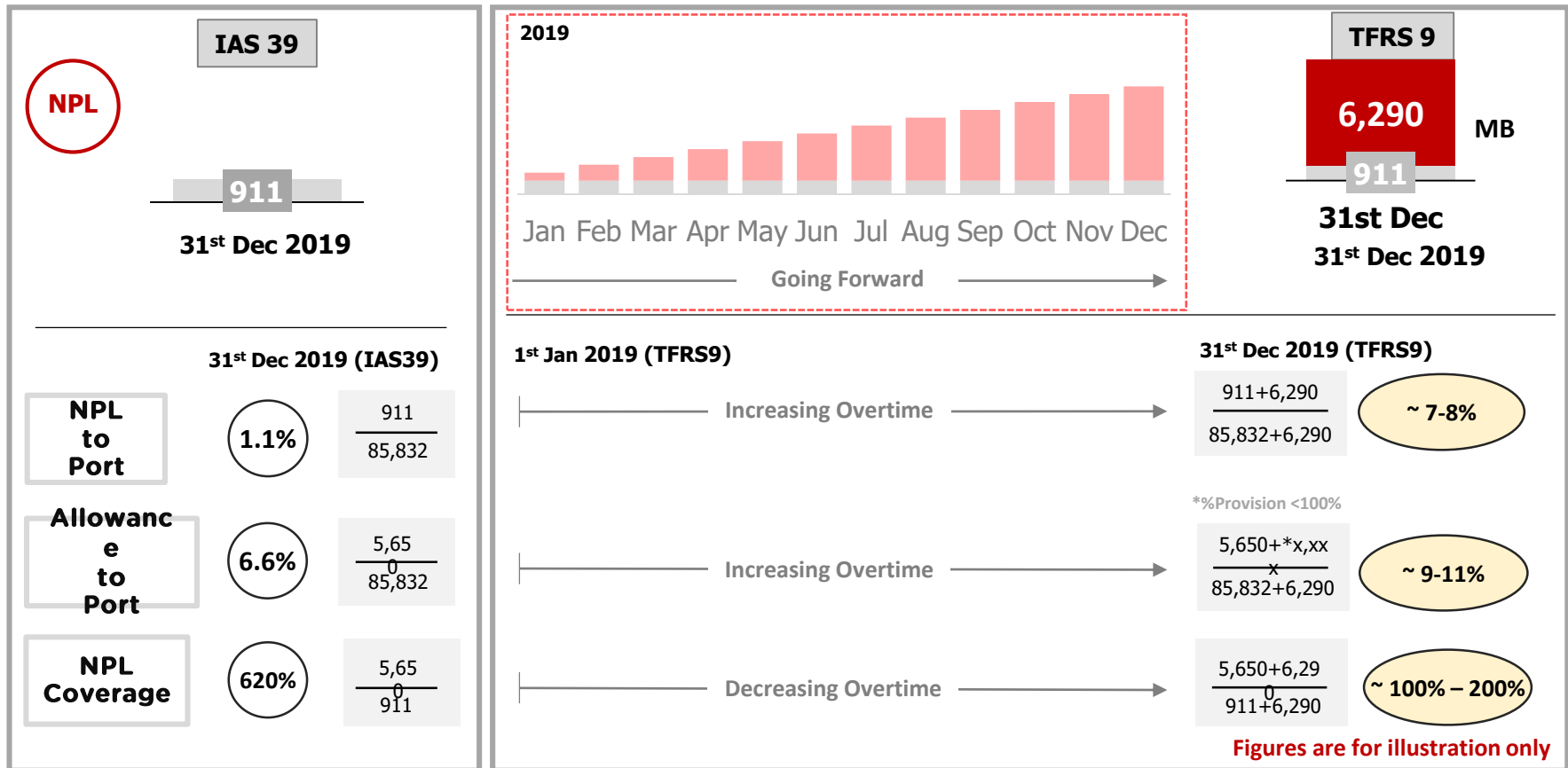
## Changes on Accounting Standard TFRS 9

### 1 Change on Write off and NPL:



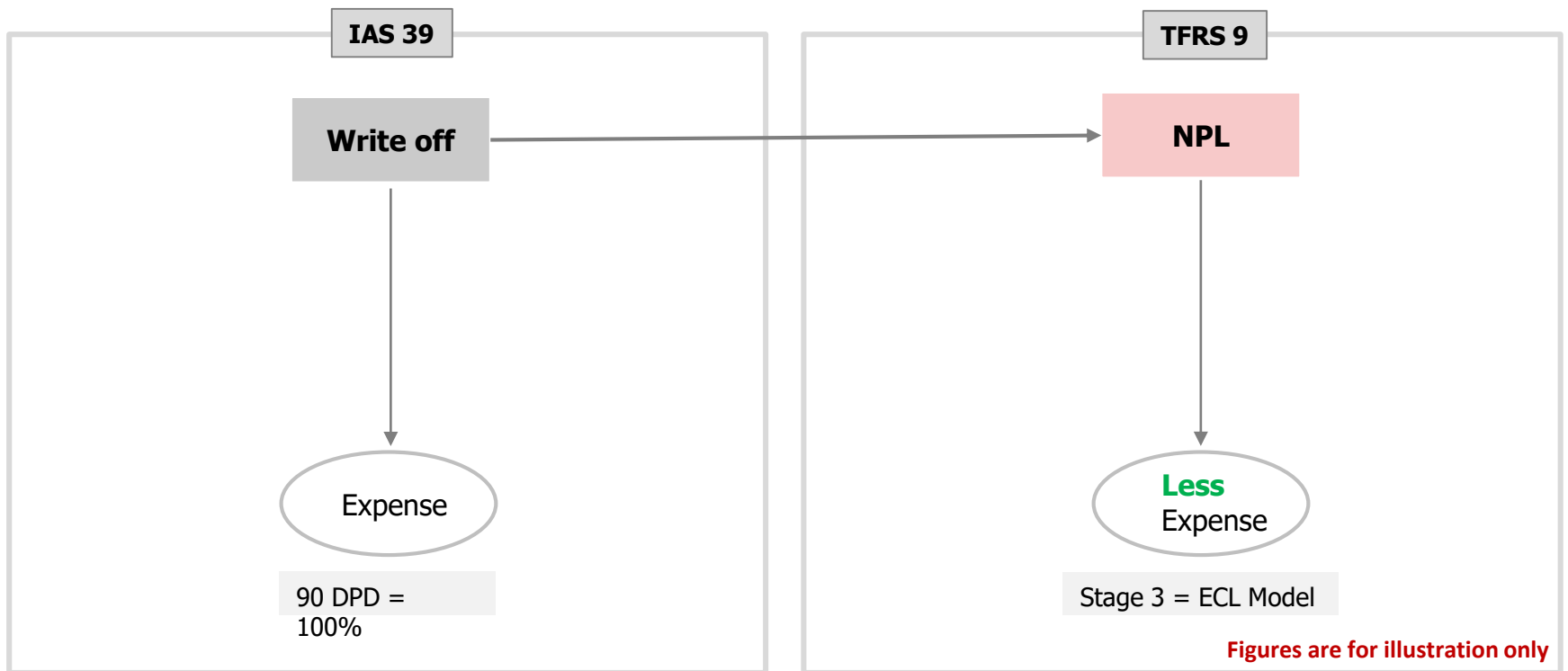
## Changes on Accounting Standard TFRS 9

### 2 Change on NPL and Ratio:



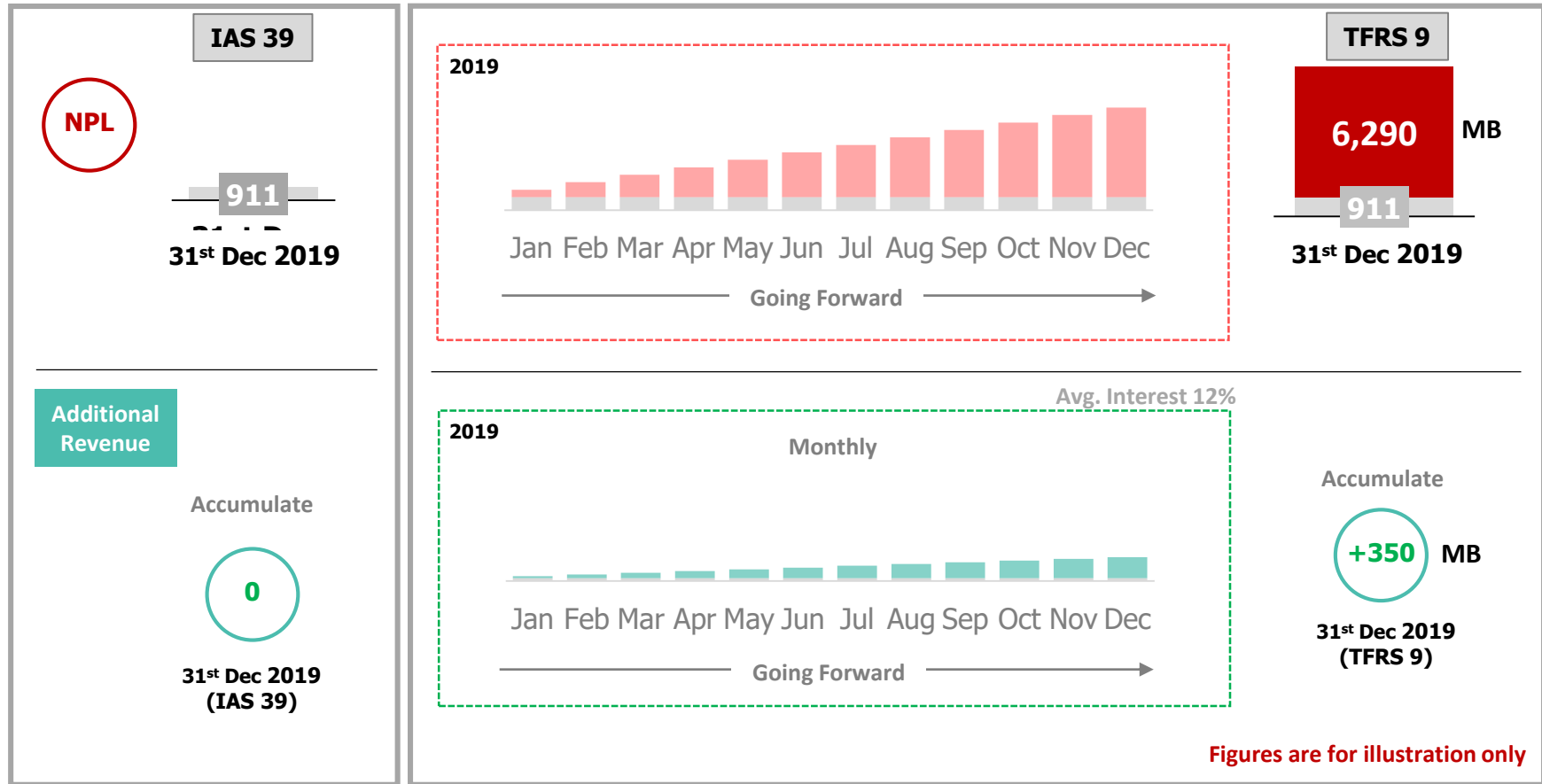
## Changes on Accounting Standard TFRS 9

### 3 Change from write off to be NPL:



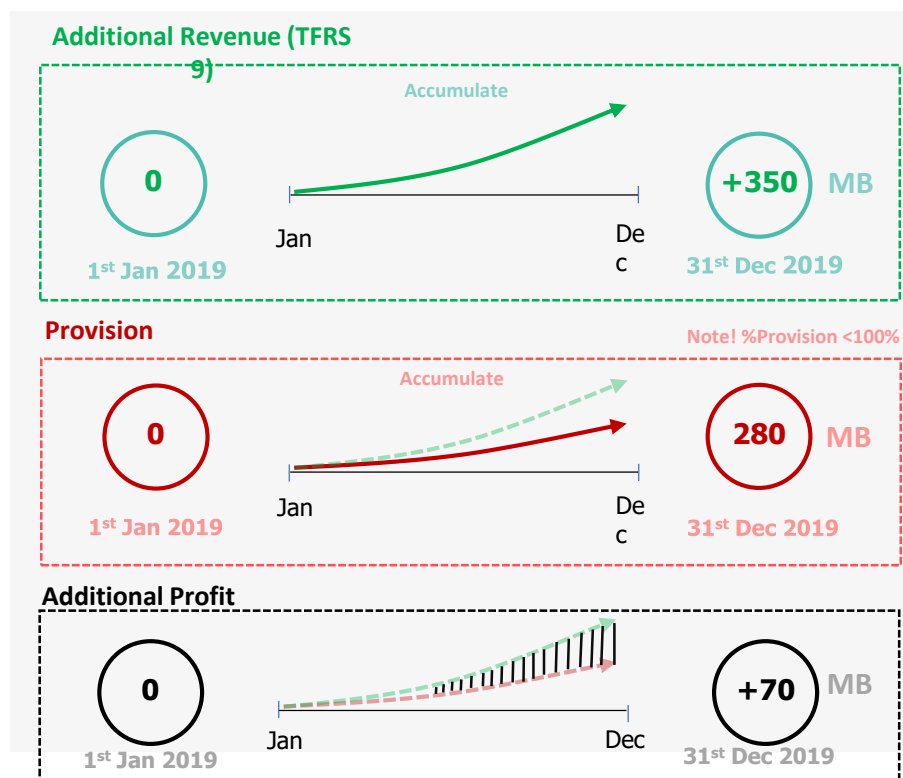
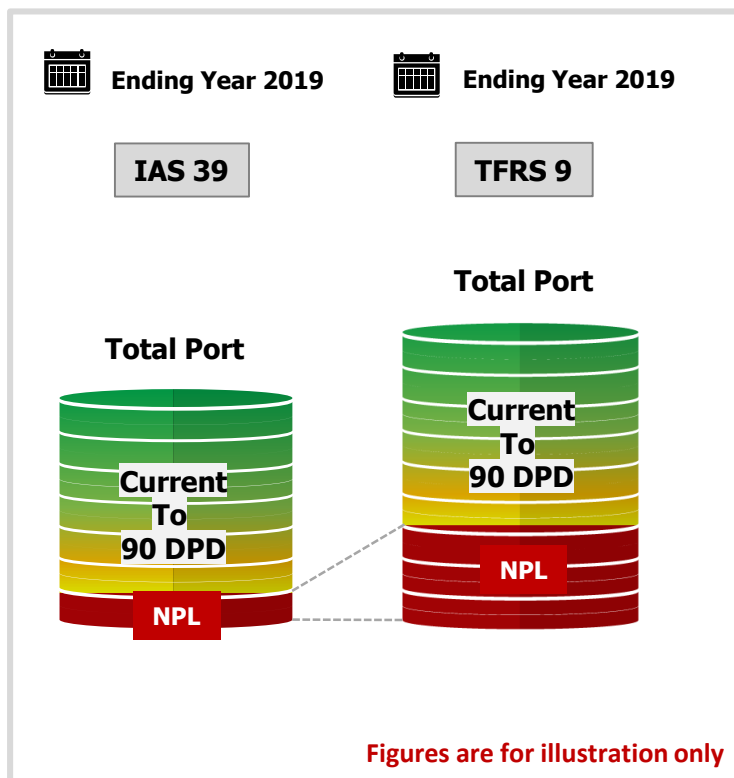
## Changes on Accounting Standard TFRS 9

### 4 Change on Revenue:



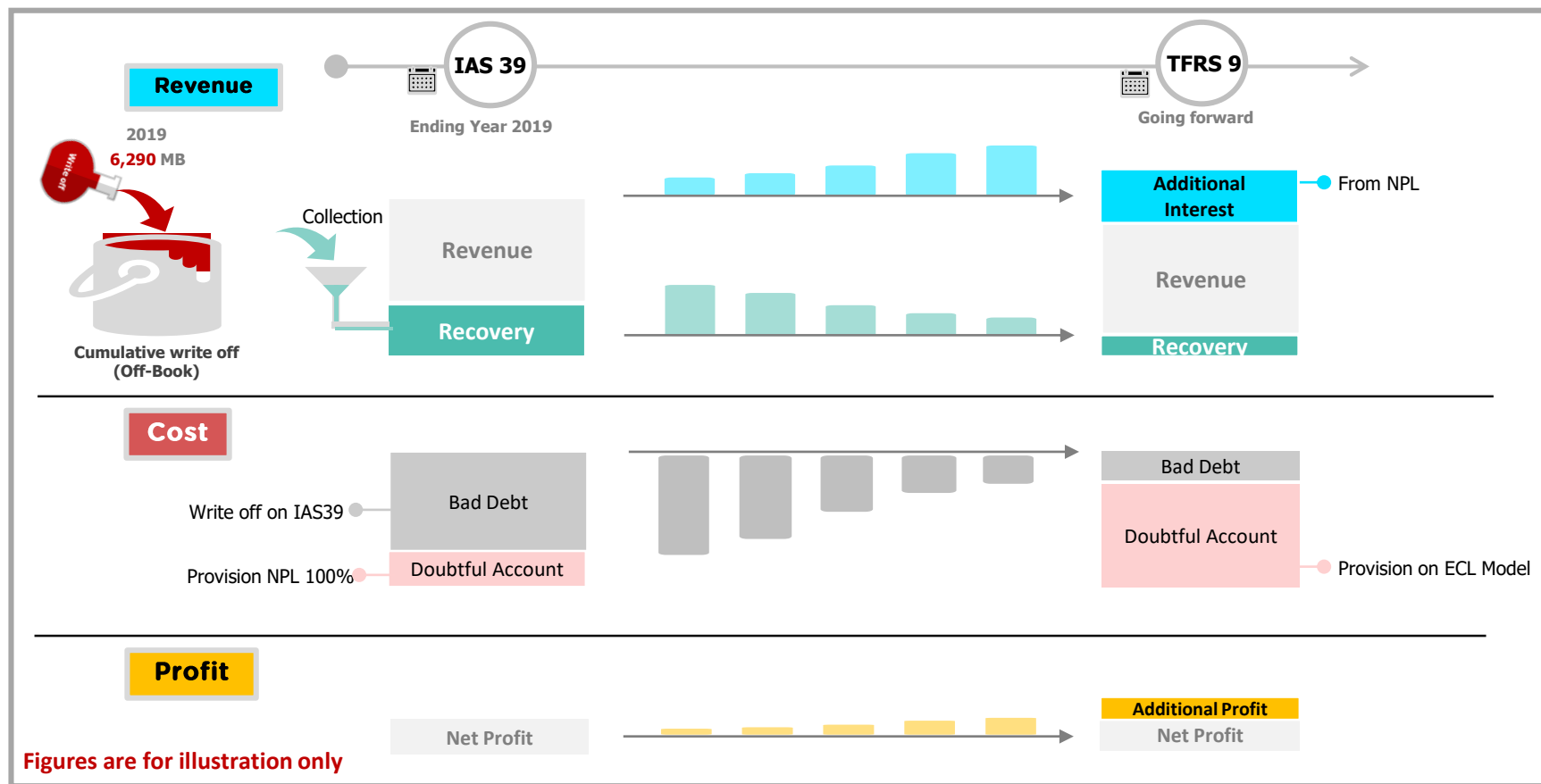
## Changes on Accounting Standard TFRS 9

### 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](mailto:irktc@ktc.co.th)

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