

**SUMMARY STATEMENT OF ASSETS AND LIABILITIES**

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	55,963,447	Deposits	2,054,843,502
Interbank and money market items,net	560,789,562	Interbank and money market items,net	210,803,000
Claims on securities	43,970,000	Liabilities payable on demand	5,791,892
Derivatives assets	24,865,919	Liabilities to deliver securities	43,970,000
Investment,net (With Obligations Thousand Baht 47,887,184 )	212,054,027	Financial liabilities designated at fair value through profit or loss	-
Investment in subsidiaries and associates,net	10,664,593	Derivatives liabilities	25,093,374
Loans to customers,net	1,734,943,544	Debt issued and borrowings	78,464,679
Accrued interest receivables	3,085,123	Bank's liabilities under acceptances	49,432
Customer's liabilities under acceptances	49,432	Other liabilities	43,912,914
Properties foreclosed,net	34,218,827	<b>Total Liabilities</b>	<b>2,462,928,793</b>
Premises and equipment,net	25,162,944	<b>SHAREHOLDERS' EQUITY</b>	
Other assets,net	20,928,804	Equity portion <sup>1/</sup>	92,838,774
		Other reserves	13,686,404
		Retaining earnings	157,242,251
		<b>Total Shareholders' Equity</b>	<b>263,767,429</b>
<b>Total Assets</b>	<b>2,726,696,222</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>2,726,696,222</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) As of 31 December 2016 (Quarterly)	39,591,504
(1.81 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	85,053,005
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	105,273,207
Loans to related parties	45,964,846
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	105,862
Regulatory capital	315,682,765
(Capital adequacy ratio = 16.93 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	315,682,765
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.93 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,246,842
Liabilities under unmatured import bills	5,053,734
Letters of credit	35,714,768
Other contingencies	319,017,228

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2016 (Quarterly) 86,785,958  
 (3.89 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 Disclosure](http://www.ktb.co.th/Investor Relations/Financial Information/Basel III Pillar III Disclosure)

Date of disclosure 31 October 2016

Information as of 30 June 2016

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](http://www.ktb.co.th/Investor Relations/Financial Information/Basel III Pillar III Disclosures)

Date of disclosure 31 October 2016

Information as of 30 June 2016

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

 .....  
 (Mrs. Walairat Lertumpornpisal)

First Executive Vice President Group Head

 .....  
 (Mr. Payong Srivanich)

President