

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2017

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	59,598,907	Deposits	2,003,251,512
Interbank and money market items,net	489,245,042	Interbank and money market items,net	197,876,883
Claims on securities	19,553,200	Liabilities payable on demand	6,212,281
Derivatives assets	25,519,529	Liabilities to deliver securities	19,553,200
Investment,net (With Obligations Thousand Baht 60,773,422)	219,779,975	Financial liabilities designated at fair value through profit or loss	-
Investment in subsidiaries and associates,net	10,664,593	Derivatives liabilities	24,973,531
Loans to customers,net	1,738,394,220	Debt issued and borrowings	77,993,412
Accrued interest receivables	3,198,279	Bank's liabilities under acceptances	155,958
Customer's liabilities under acceptances	155,958	Other liabilities	52,057,238
Properties foreclosed,net	36,512,373	Total Liabilities	2,382,074,015
Premises and equipment,net	25,119,558	SHAREHOLDERS' EQUITY	
Other assets,net	20,540,138	Equity portion ^{1/}	92,838,774
		Other reserves	13,443,611
		Retaining earnings	159,925,372
		Total Shareholders' Equity	266,207,757
Total Assets	2,648,281,772	Total Liabilities and Shareholders' Equity	2,648,281,772

	Thousand Baht
Non-Performing Loans ^{2/} (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	45,413,236
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	63,806
Regulatory capital	315,314,341
(Capital adequacy ratio = 16.80 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	315,314,341
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.80 percents)	
Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	6,399,514
Liabilities under unmatured import bills	5,548,622
Letters of credit	34,697,792
Other contingencies	323,102,069

^{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 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 Disclosures

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

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