

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	64,536,162	Deposits	2,082,291,001
Interbank and money market items,net	562,408,999	Interbank and money market items,net	185,212,019
Claims on securities	37,974,100	Liabilities payable on demand	5,452,906
Derivatives assets	57,158,759	Liabilities to deliver securities	38,069,811
Investment,net	205,903,723	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 30,738,672)		Derivatives liabilities	53,234,729
Investment in subsidiaries and associates,net	10,697,950	Debt issued and borrowings	65,699,477
Loans to customers,net	1,730,489,362	Bank's liabilities under acceptances	167,532
Accrued interest receivables	3,031,461	Other liabilities	49,765,989
Customer's liabilities under acceptances	167,532	Total Liabilities	2,479,893,464
Properties foreclosed,net	35,452,207	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,323,499	Equity portion ^{1/}	92,838,774
Other assets,net	20,614,163	Other reserves	15,138,780
		Retaining earnings	164,886,899
Total Assets	2,752,757,917	Total Shareholders' Equity	272,864,453
		Total Liabilities and Shareholders' Equity	2,752,757,917

	Thousand Baht
Non-Performing Loans ^{2/} (net) As of 31 December 2017 (Quarterly)	41,532,260
(1.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	87,557,108
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	121,376,374
Loans to related parties	45,651,884
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	26,179
Regulatory capital	329,097,177
(Capital adequacy ratio = 17.60 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	329,097,177
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.45 percents)	
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,350,800
Liabilities under unmatured import bills	4,895,636
Letters of credit	43,606,388
Other contingencies	328,898,033

^{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 2017 (Quarterly) 98,637,386
 (4.14 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 2017

Information as of 30 June 2017

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 2017

Information as of 30 June 2017

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

(Ms. Phuphun Charoensuk)

 Senior Executive Vice President Group Head
 Financial Management Group

(Mr. Payong Srivanich)

President