

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	75,210,776	Deposits	2,084,242,297
Interbank and money market items,net	601,367,880	Interbank and money market items,net	226,576,033
Claims on securities	72,811,300	Liabilities payable on demand	4,971,762
Derivatives assets	49,292,390	Liabilities to deliver securities	73,190,482
Investment,net	194,880,741	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 33,906,959)		Derivatives liabilities	44,905,612
Investment in subsidiaries and associates,net	10,697,950	Debt issued and borrowings	65,772,383
Loans to customers,net	1,732,806,907	Bank's liabilities under acceptances	200,336
Accrued interest receivables	3,180,504	Other liabilities	46,003,647
Customer's liabilities under acceptances	200,336	Total Liabilities	2,545,862,552
Properties foreclosed,net	34,915,844	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,235,837	Equity portion ^{1/}	92,838,774
Other assets,net	20,497,003	Other reserves	14,653,383
		Retaining earnings	166,742,759
		Total Shareholders' Equity	274,234,916
Total Assets	2,820,097,468	Total Liabilities and Shareholders' Equity	2,820,097,468

	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	43,886,953
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	21,992
Regulatory capital	328,773,566
(Capital adequacy ratio = 17.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	328,773,566
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.63 percents)	
Changes in assets and liabilities this quarter as of 28 February 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,000,294
Liabilities under unmatured import bills	6,075,038
Letters of credit	45,693,153
Other contingencies	337,933,000

^{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