

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	70,241,184	Deposits	2,035,413,959
Interbank and money market items,net	584,751,513	Interbank and money market items,net	246,299,947
Claims on securities	83,461,600	Liabilities payable on demand	11,646,804
Derivatives assets	48,655,790	Liabilities to deliver securities	84,462,934
Investment,net	185,366,119	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 35,506,349)		Derivatives liabilities	44,692,309
Investment in subsidiaries and associates,net	10,697,950	Debt issued and borrowings	65,759,425
Loans to customers,net	1,737,243,753	Bank's liabilities under acceptances	200,415
Accrued interest receivables	4,965,210	Other liabilities	45,197,933
Customer's liabilities under acceptances	200,415	Total Liabilities	2,533,673,726
Properties foreclosed,net	34,893,158	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,184,691	Equity portion ^{1/}	92,838,774
Other assets,net	23,573,001	Other reserves	14,289,733
		Retaining earnings	167,432,151
		Total Shareholders' Equity	274,560,658
Total Assets	2,808,234,384	Total Liabilities and Shareholders' Equity	2,808,234,384

Thousand Baht

 Non-Performing Loans ^{2/} (net) As of 31 March 2018 (Quarterly) 47,859,312

(2.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 31 March 2018 (Quarterly) 83,850,037

Actual provisioning for loan loss, as of 31 March 2018 (Quarterly) 124,449,755

Loans to related parties 38,774,617

Loans to related asset management companies -

Loans to related parties due to debt restructuring 9,759,417

Regulatory capital 327,961,950

(Capital adequacy ratio = 17.72 percents)

Regulatory capital after deducting capital add-on arising from Single Lending Limit 327,961,950

(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.72 percents)

Changes in assets and liabilities this quarter as of 31 March 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section... -

Contingent liabilities

Avals to bills and guarantees of loans 11,647,637

Liabilities under unmatured import bills 6,262,664

Letters of credit 45,027,353

Other contingencies 329,339,313

^{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 March 2018 (Quarterly) 103,402,915

(4.28 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