

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	70,244,972	Deposits	2,106,583,166
Interbank and money market items,net	615,304,716	Interbank and money market items,net	198,821,634
Claims on securities	52,977,900	Liabilities payable on demand	5,295,398
Derivatives assets	43,174,262	Liabilities to deliver securities	53,094,932
Investment,net	178,229,433	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 28,511,431)		Derivatives liabilities	38,688,125
Investment in subsidiaries and associates,net	10,697,950	Debt issued and borrowings	66,029,454
Loans to customers,net	1,745,319,377	Bank's liabilities under acceptances	211,496
Accrued interest receivables	2,973,091	Other liabilities	60,474,055
Customer's liabilities under acceptances	211,496	Total Liabilities	2,529,198,260
Properties foreclosed,net	34,892,525	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,185,195	Equity portion ^{1/}	92,838,774
Other assets,net	20,455,648	Other reserves	14,559,905
		Retaining earnings	162,069,626
Total Assets	2,798,666,565	Total Shareholders' Equity	269,468,305
		Total Liabilities and Shareholders' Equity	2,798,666,565

	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	38,795,452
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	9,499,455
Regulatory capital	330,315,815
(Capital adequacy ratio = 17.89 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	330,315,815
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.89 percents)	
Changes in assets and liabilities this quarter as of 30 April 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	11,540,810
Liabilities under unmatured import bills	5,494,887
Letters of credit	43,179,606
Other contingencies	324,431,761

^{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 30 April 2018

Information as of 31 December 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 30 April 2018

Information as of 31 December 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