

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	67,455,603	Deposits	2,048,054,248
Interbank and money market items,net	554,579,453	Interbank and money market items,net	193,104,546
Claims on securities	59,506,100	Liabilities payable on demand	5,501,120
Derivatives assets	41,710,801	Liabilities to deliver securities	59,541,861
Investment,net	181,616,691	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 29,830,363)		Derivatives liabilities	38,094,363
Investment in subsidiaries and associates,net	10,697,950	Debt issued and borrowings	66,479,503
Loans to customers,net	1,752,319,447	Bank's liabilities under acceptances	201,294
Accrued interest receivables	3,026,068	Other liabilities	66,008,828
Customer's liabilities under acceptances	201,294	Total Liabilities	2,476,985,763
Properties foreclosed,net	36,043,068	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,139,140	Equity portion ^{1/}	92,838,774
Other assets,net	18,318,404	Other reserves	14,093,259
		Retaining earnings	165,696,223
Total Assets	2,749,614,019	Total Shareholders' Equity	272,628,256
		Total Liabilities and Shareholders' Equity	2,749,614,019

	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	38,071,124
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	9,434,642
Regulatory capital	329,703,951
(Capital adequacy ratio = 17.79 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	329,703,951
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.79 percents)	
Changes in assets and liabilities this quarter as of 31 May 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,151,355
Liabilities under unmatured import bills	5,309,344
Letters of credit	44,369,712
Other contingencies	324,597,229

^{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](http://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](http://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