

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	66,347,946	Deposits	2,042,820,674
Interbank and money market items,net	520,666,645	Interbank and money market items,net	187,345,239
Claims on securities	56,588,700	Liabilities payable on demand	5,460,172
Derivatives assets	49,658,419	Liabilities to deliver securities	56,670,500
Investment,net	176,204,160	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 29,830,363)		Derivatives liabilities	46,804,853
Investment in subsidiaries and associates,net	10,697,855	Debt issued and borrowings	68,010,258
Loans to customers,net	1,760,060,035	Bank's liabilities under acceptances	191,614
Accrued interest receivables	4,497,290	Other liabilities	46,214,319
Customer's liabilities under acceptances	191,614	Total Liabilities	2,453,517,629
Properties foreclosed,net	34,860,260	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,379,847	Equity portion ^{1/}	92,838,774
Other assets,net	22,562,974	Other reserves	13,338,019
		Retaining earnings	167,021,323
Total Assets	2,726,715,745	Total Shareholders' Equity	273,198,116
		Total Liabilities and Shareholders' Equity	2,726,715,745

	Thousand Baht
Non-Performing Loans ^{2/} (net) As of 30 June 2018 (Quarterly)	43,896,351
(1.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	85,149,088
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	130,948,078
Loans to related parties	39,889,784
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	9,392,725
Regulatory capital	328,760,294
(Capital adequacy ratio = 17.61 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	328,760,294
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.61 percents)	
Changes in assets and liabilities this quarter as of 30 June 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,216,191
Liabilities under unmatured import bills	5,240,349
Letters of credit	50,354,731
Other contingencies	323,878,248

^{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 30 June 2018 (Quarterly) 106,131,219
(4.47 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