

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	68,531,897	Deposits	2,074,999,311
Interbank and money market items,net	554,316,485	Interbank and money market items,net	188,957,243
Claims on securities	53,040,800	Liabilities payable on demand	5,692,378
Derivatives assets	43,404,113	Liabilities to deliver securities	53,040,800
Investment,net	179,973,499	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 18,659,792)		Derivatives liabilities	39,141,084
Investment in subsidiaries and associates,net	10,697,855	Debt issued and borrowings	68,176,175
Loans to customers,net	1,762,590,151	Bank's liabilities under acceptances	208,621
Accrued interest receivables	3,171,470	Other liabilities	49,469,681
Customer's liabilities under acceptances	208,621	Total Liabilities	2,479,685,293
Properties foreclosed,net	34,581,767	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,346,741	Equity portion ^{1/}	92,838,774
Other assets,net	21,377,648	Other reserves	14,028,320
		Retaining earnings	169,688,660
Total Assets	2,756,241,047	Total Shareholders' Equity	276,555,754
		Total Liabilities and Shareholders' Equity	2,756,241,047

	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	40,594,248
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	9,350,810
Regulatory capital	329,321,024
(Capital adequacy ratio = 17.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	329,321,024
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.81 percents)	
Changes in assets and liabilities this quarter as of 31 July 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,026,201
Liabilities under unmatured import bills	5,365,961
Letters of credit	50,135,760
Other contingencies	326,353,393

^{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