

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	59,787,940	Deposits	2,010,159,746
Interbank and money market items,net	441,242,797	Interbank and money market items,net	173,580,167
Claims on securities	43,410,200	Liabilities payable on demand	6,108,185
Derivatives assets	37,938,149	Liabilities to deliver securities	43,616,014
Investment,net	192,492,473	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 14,526,836)		Derivatives liabilities	33,684,083
Investment in subsidiaries and associates,net	10,697,855	Debt issued and borrowings	50,510,835
Loans to customers,net	1,786,874,710	Bank's liabilities under acceptances	194,911
Accrued interest receivables	4,712,394	Other liabilities	57,392,469
Customer's liabilities under acceptances	194,911	Total Liabilities	2,375,246,410
Properties foreclosed,net	35,506,818	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,223,337	Equity portion ^{1/}	92,838,774
Other assets,net	19,056,782	Other reserves	14,070,777
		Retaining earnings	173,982,405
		Total Shareholders' Equity	280,891,956
Total Assets	2,656,138,366	Total Liabilities and Shareholders' Equity	2,656,138,366

	Thousand Baht
Non-Performing Loans ^{2/} (net) As of 30 September 2018 (Quarterly)	44,686,214
(1.98 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	71,502,519
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	123,388,910
Loans to related parties	50,084,698
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	9,063,187
Regulatory capital	329,193,250
(Capital adequacy ratio = 17.82 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	329,193,250
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.82 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,990,756
Liabilities under unmatured import bills	4,603,562
Letters of credit	55,988,990
Other contingencies	327,035,606

^{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 September 2018 (Quarterly) 101,102,933
(4.36 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