

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 (With Obligations Thousand Baht 29,830,363) | 181,616,691 | Financial liabilities designated at fair value through profit or loss | - |
| Investment in subsidiaries and associates,net | 10,697,950 | Derivatives liabilities | 38,094,363 |
| Loans to customers,net | 1,752,319,447 | Debt issued and borrowings | 66,479,503 |
| Accrued interest receivables | 3,026,068 | Bank's liabilities under acceptances | 201,294 |
| Customer's liabilities under acceptances | 201,294 | Other liabilities | 66,008,828 |
| Properties foreclosed,net | 36,043,068 | Total Liabilities | 2,476,985,763 |
| Premises and equipment,net | 24,139,140 | SHAREHOLDERS' EQUITY | |
| Other assets,net | 18,318,404 | Equity portion ^{1/} | 92,838,774 |
| | | Other reserves | 14,093,259 |
| | | Retaining earnings | 165,696,223 |
| | | Total Shareholders' Equity | 272,628,256 |
| Total Assets | 2,749,614,019 | 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%20Relations/Financial%20Information/Basel%20III%20Pillar%20III%20Disclosures)

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%20Relations/Financial%20Information/Basel%20III%20Pillar%20III%20Disclosures)

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