

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2018

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	70,052,639	Deposits	2,035,747,781
Interbank and money market items,net	505,954,060	Interbank and money market items,net	197,337,464
Claims on securities	64,907,300	Liabilities payable on demand	4,604,034
Derivatives assets	37,658,354	Liabilities to deliver securities	65,112,586
Investment,net (With Obligations Thousand Baht 17,298,503)	185,276,122	Financial liabilities designated at fair value through profit or loss	-
Investment in subsidiaries and associates,net	10,697,855	Derivatives liabilities	34,310,684
Loans to customers,net	1,780,606,272	Debt issued and borrowings	67,274,342
Accrued interest receivables	3,415,436	Bank's liabilities under acceptances	198,460
Customer's liabilities under acceptances	198,460	Other liabilities	52,734,849
Properties foreclosed,net	34,698,558	Total Liabilities	2,457,320,200
Premises and equipment,net	24,257,139	SHAREHOLDERS' EQUITY	
Other assets,net	19,315,620	Equity portion ^{1/}	92,838,774
		Other reserves	14,022,269
		Retaining earnings	172,856,572
		Total Shareholders' Equity	279,717,615
Total Assets	2,737,037,815	Total Liabilities and Shareholders' Equity	2,737,037,815

	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	47,619,318
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	9,310,027
Regulatory capital	329,153,032
(Capital adequacy ratio = 17.90 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	329,153,032
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.90 percents)	
Changes in assets and liabilities this quarter as of 31 August 2018 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,726,925
Liabilities under unmatured import bills	5,006,125
Letters of credit	51,217,154
Other contingencies	319,093,205

^{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](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