

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2019

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	66,072,401	Deposits	2,124,628,373
Interbank and money market items,net	480,288,911	Interbank and money market items,net	164,321,700
Claims on securities	24,203,000	Liabilities payable on demand	6,295,739
Derivatives assets	41,908,961	Liabilities to deliver securities	24,299,553
Investment,net	235,479,164	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 20,411,450)		Derivatives liabilities	38,577,041
Investment in subsidiaries and associates,net	10,697,855	Debt issued and borrowings	49,765,355
Loans to customers,net	1,819,588,646	Bank's liabilities under acceptances	210,012
Accrued interest receivables	3,477,586	Other liabilities	65,737,686
Customer's liabilities under acceptances	210,012	Total Liabilities	2,473,835,459
Properties foreclosed,net	36,472,545	SHAREHOLDERS' EQUITY	
Premises and equipment,net	24,441,408	Equity portion ^{1/}	92,838,774
Other assets,net	24,416,732	Other reserves	15,743,153
		Retaining earnings	184,839,835
Total Assets	2,767,257,221	Total Shareholders' Equity	293,421,762
		Total Liabilities and Shareholders' Equity	2,767,257,221

	Thousand Baht
Non-Performing Loans ^{2/} (net) As of 31 December 2018 (Quarterly)	43,942,966
(1.98 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	70,188,733
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	127,970,129
Loans to related parties	48,842,463
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	8,872,741
Regulatory capital	346,494,202
(Capital adequacy ratio = 18.29 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,494,202
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.29 percents)	
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E.2551 Section...	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,017,061
Liabilities under unmatured import bills	4,039,905
Letters of credit	52,554,707
Other contingencies	335,896,972

^{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 December 2018 (Quarterly) 102,633,688
 (4.52 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank	For Financial group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public Disclosure of Capital Maintenance for Commercial Banks)	Re: Consolidated Supervision)
Location of disclosure www.ktb.co.th >Investor Relations>Financial Information>Basel III Pillar III Disclosures	Location of disclosure www.ktb.co.th >Investor Relations>Financial Information>Basel III Pillar III Disclosures
Date of disclosure 31 October 2018	Date of disclosure 31 October 2018
Information as of 30 June 2018	Information as of 30 June 2018

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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 (Ms. Phuphun Charoensuk)

Senior Executive Vice President Group Head
 Financial Management Group

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 (Mr. Payong Srivanich)

President