

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,179,676	Deposits	126,925,875
Interbank and money market items, net	12,262,068	Interbank and money market items, net	8,709,954
Claims on securities	-	Liabilities payable on demand	535,634
Derivatives assets	2,362,515	Liabilities to deliver securities	-
Investments - net	17,987,426	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,102,859)		Derivatives liabilities	2,337,854
Investments in subsidiaries and associates, net	10,137,307	Debts issued and Borrowings	49,939,911
Loans to customers, net	177,479,236	Bank's liabilities under acceptances	-
Accrued interest receivables	1,049,492	Other liabilities	8,699,706
Customers' liabilities under acceptances	-	Total Liabilities	197,148,934
Properties foreclosed, net	5,508,893		
Premises and equipment, net	786,531	Shareholders' equity	
Other assets, net	6,790,186	Equity portion ^{1/}	17,823,744
		Other reserves	495,338
		Retained Earnings	20,075,314
		Total Shareholders' equity	38,394,396
Total Assets	235,543,330	Total Liabilities and Shareholders' equity	235,543,330

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly)	7,033,577
(3.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	5,932,374
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	10,957,396
Loans to related parties	6,335,750
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,305,198
(Capital adequacy ratio = 16.97 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,305,198
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.97 percents)	
Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	12,971,329
Avals to bills and guarantees of loans	140,407
Liabilities under unmatured import bills	-
Letters of credit	8,006
Other contingencies	12,822,916

^{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 2017 (Quarterly) 10,324,431
(5.31 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	For Financial Group (under the Notification of the Bank of Thailand) Re: Consolidated Supervision
Location of disclosure http://www.kiatnakin.co.th	Location of disclosure http://www.kiatnakin.co.th
Date of disclosure 30 October 2017	Date of disclosure 30 October 2017
Information as of 30 June 2017	Information as of 30 June 2017

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

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(Aphinant Klewpatinond)
Position Chief Executive Officer and President

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(Chavalit Chindavanig)
Position Head of Finance & Budgeting