

**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 30 November 2017**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	1,105,455	Deposits	128,814,752
Interbank and money market items, net	10,254,099	Interbank and money market items, net	8,346,991
Claims on securities	-	Liabilities payable on demand	562,754
Derivatives assets	4,186,522	Liabilities to deliver securities	-
Investments - net	20,735,973	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,611,810)		Derivatives liabilities	3,759,158
Investments in subsidiaries and associates, net	10,144,897	Debts issued and Borrowings	49,267,568
Loans to customers, net	179,774,282	Bank's liabilities under acceptances	-
Accrued interest receivables	1,026,130	Other liabilities	8,999,984
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>199,751,207</b>
Properties foreclosed, net	5,331,547		
Premises and equipment, net	822,100	<b>Shareholders' equity</b>	
Other assets, net	4,996,272	Equity portion <sup>1/</sup>	17,823,744
		Other reserves	468,965
		Retained Earnings	20,333,361
		<b>Total Shareholders' equity</b>	<b>38,626,070</b>
<b>Total Assets</b>	<b>238,377,277</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>238,377,277</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>2/</sup> (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	4,482,750
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,357,096
(Capital adequacy ratio = 16.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,357,096
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.84 percents)	
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	14,487,550
Avals to bills and guarantees of loans	97,786
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	14,389,764

<sup>1/</sup> 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

<sup>2/</sup> 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 <a href="http://www.kiatnakin.co.th">http://www.kiatnakin.co.th</a>	Location of disclosure <a href="http://www.kiatnakin.co.th">http://www.kiatnakin.co.th</a>
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