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

<table>
<thead>
<tr>
<th>Assets</th>
<th>Thousand Baht</th>
<th>Liabilities</th>
<th>Thousand Baht</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>34,015,796</td>
<td>Deposits</td>
<td>1,955,025,719</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>312,756,983</td>
<td>Interbank and money market items, net</td>
<td>131,408,915</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>-</td>
<td>Liabilities payable on demand</td>
<td>11,781,196</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>47,782,098</td>
<td>Liabilities to deliver securities</td>
<td>-</td>
</tr>
<tr>
<td>Investments - net</td>
<td>289,673,795</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 48,889,995)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>16,741,514</td>
<td>Derivatives liabilities</td>
<td>43,841,510</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>1,834,586,072</td>
<td>Debts issued and Borrowings</td>
<td>119,508,007</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>3,932,368</td>
<td>Bank's liabilities under acceptances</td>
<td>30,540</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>30,540</td>
<td>Other liabilities</td>
<td>44,163,891</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>11,359,407</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>39,504,146</td>
<td></td>
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</tr>
<tr>
<td>Other assets, net</td>
<td>28,085,114</td>
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</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>2,618,467,833</strong></td>
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<td></td>
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<tr>
<td>Shares and reserves</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets, net</td>
<td></td>
<td></td>
<td></td>
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<td>Properties foreclosed, net</td>
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<td></td>
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<td>Premises and equipment, net</td>
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<td>Other assets, net</td>
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<td><strong>Total Assets</strong></td>
<td><strong>2,618,467,833</strong></td>
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</tr>
</tbody>
</table>

**Non-Performing Loans**

1. (net) as of 31 December 2016 (Quarterly)
   - (1.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)
2. Required provisioning for loan loss, as of 31 December 2016 (Quarterly)
   - 54,098,520
3. Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)
   - 76,815,229
4. Loans to related parties
   - 2,354,537
5. Loans to related asset management companies
   - Nil
6. Loans to related parties due to debt restructuring
   - Nil
7. Regulatory capital
   - 330,069,877
8. (Capital adequacy ratio = 17.28 percents)
9. Regulatory capital after deducting capital add-on arising from Single Lending Limit
   - 328,780,483
10. (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.21 percents)
11. Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .
   - Nil
12. Contingent liabilities
    - Avals to bills and guarantees of loans
    - 28,144,223
    - Liabilities under unmatured import bills
    - 9,938,842
    - Letters of credit
    - 26,415,787
    - Other contingencies
    - 401,123,634

**Shareholders' equity**
1. Equity portion
   - 45,116,112
2. Other reserves
   - 18,413,765
3. Retained Earnings
   - 249,178,178
4. **Total Shareholders’ equity**
   - 312,708,055
5. **Total Liabilities and Shareholders’ equity**
   - 2,618,467,833

**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

Date of disclosure
- 28 October 2016

Information as of
- 30 June 2016

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision

Location of disclosure

Date of disclosure
- 28 October 2016

Information as of
- 30 June 2016

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

(Mrs. Kittiya Todhanakasem)
Chief Financial Officer

(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer