



KRUNG THAI BANK PUBLIC COMPANY LIMITED



Basel II Pillar III Disclosure



Basel II Pillar III Disclosure (Standardized Approach)

Capital Structure

Unit : million baht

Period Ending	30 Jun 10	31 Dec 09
Tier 1 capital	106,863	106,068
o Paid up share capital	57,576	57,576
o Net premium (discount)	1	1
o Non-cumulative preferred share	28	28
o Statutory reserves	3,981	3,422
o Cumulative profit (loss) after appropriation	36,724	35,344
o Hybrid Tier 1 that the Bank of Thailand allows to count as Tier 1 capital	8,553	9,697
Tier 2 capital	64,448	62,306
Total regulatory capital	171,311	168,374
o Total regulatory capital before deductions	171,311	168,374
o Total Deductions	-	-

Capital Adequacy Ratio

Unit : %

Period Ending	30 Jun 10	31 Dec 09
Total capital to risk-weighted assets	15.46	15.87
Tier 1 capital to risk-weighted assets	9.64	10.00

Basel II Minimum Capital Requirements

Unit : million baht

Period Ending	30 Jun 10	31 Dec 09
For Credit Risk	86,509	82,639
Performing assets	80,845	76,461
○ Claims on sovereigns, central banks, multilateral development banks (MDBs), provincial organizations, government entities, and state enterprises (PSEs)	107	98
○ Claims on corporate, provincial organizations, government entities and state enterprises (PSEs) that are treated as claims on corporate	3,819	3,602
○ Claims on financial institutions, provincial organizations, government entities and state enterprises (PSEs) that are treated as claims on financial institutions and securities companies	47,896	45,830
○ Claims on retail portfolios	16,249	14,573
○ Residential mortgage exposures	5,504	5,254
○ Other assets	7,270	7,104
Non-Performing assets	5,664	6,178
For Market Risk	809	686
○ Interest rate risk	700	517
○ Equity position risk	8	3
○ Foreign exchange rate risk	101	166
For Operational Risk	6,820	6,832
Total minimum capital requirements	94,138	90,157
Total risk-weighted assets	1,108,108	1,061,174