# Basel II Pillar III Disclosures

As at June 2011

# Basel II Pillar III Disclosure (Standardized Approach)

Capital Structure

Unit : Million Baht

| Period Ending | Group | | Krung Thai Bank | |
|---|---|---|---|---|
| | 30 Jun. 11 | 31 Dec. 10 | 30 Jun. 11 | 31 Dec. 10 |
| Tier 1 capital | 108,700 | 114,494 | 109,192 | 115,311 |
| o Paid up share capital | 57,576 | 57,576 | 57,576 | 57,576 |
| o Net premium (discount) | 1 | 1 | 1 | 1 |
| o Non-cumulative preferred share | 28 | 28 | 28 | 28 |
| o Statutory reserves | 4,684 | 4,684 | 4,684 | 3,981 |
| o Cumulative profit (loss) after appropriation | 39,489 | 45,467 | 36,266 | 43,088 |
| o Hybrid Tier 1 that the BOT allows | 10,637 | 10,637 | 10,637 | 10,637 |
| o Others | 1,265 | 976 | | |
| Less Deduction | 4,980 | 4,875 | | |
| o Goodwill | 307 | 300 | | |
| o Deduction 50% from Tier 1, 2 capital | 4,673 | 4,575 | | |
| Tier 2 capital | 63,094 | 61,486 | 67,372 | 65,717 |
| Total regulatory capital | 171,793 | 175,978 | 176,564 | 181,028 |
| o Total regulatory capital before deductions | 171,794 | 175,980 | 176,564 | 181,028 |
| o Total Deductions | 1 | 2 | - | - |
| Risk weighted assets | 1,294,515 | 1,171,392 | 1,290,708 | 1,168,632 |

Capital Adequacy Ratio

| Period Ending | Group | | Krung Thai Bank | |
|---|---|---|---|---|
| | 30 Jun. 11 | 31 Dec. 10 | 30 Jun. 11 | 31 Dec. 10 |
| Total capital to risk - weighted assets | 13.27% | 15.02% | 13.68% | 15.49% |
| Tier 1 capital to risk - weighted assets | 8.40% | 9.77% | 8.46% | 9.87% |

| Basel II Minimum Capital Requirements | | | | |
|---|---|---|---|---|
| | | | | Unit : Million Baht |
| Period Ending | Group | | Krung Thai Bank | |
| | 30 Jun. 11 | 31 Dec. 10 | 30 Jun. 11 | 31 Dec. 10 |
| For Credit Risk | 101,680 | 91,562 | 101,572 | 91,517 |
| Performing assets | 96,502 | 86,594 | 96,397 | 86,554 |
| o Claims on sovereigns, central banks, multilateral development banks(MDB), provincial organizations, government entities, and state enterprises (PSE) | 641 | 553 | 641 | 481 |
| o Claims on corporate, provincial organizations, government entities and state enterprises (PSE) | 3,823 | 4,708 | 3,843 | 4,430 |
| o Claims on financial institutions, provincial organizations, government entities and state enterprises (PSE) | 60,437 | 49,629 | 61,086 | 50,565 |
| o Claims on retail portfolios | 18,257 | 18,354 | 17,654 | 17,783 |
| o Residential mortgage exposures | 5,763 | 5,567 | 5,763 | 5,583 |
| o Other assets | 7,581 | 7,782 | 7,410 | 7,712 |
| Non-Performing assets | 5,178 | 4,968 | 5,175 | 4,963 |
| For Market Risk | 727 | 818 | 731 | 827 |
| o Interest rate risk | 608 | 570 | 602 | 570 |
| o Equity position risk | 27 | 22 | 23 | 17 |
| o Foreign exchange rate risk | 92 | 226 | 106 | 240 |
| For Operational Risk | 7,581 | 7,137 | 7,361 | 6,938 |
| Total minimum capital requirements | 109,988 | 99,517 | 109,664 | 99,282 |
| Total risk-weighted assets | 1,294,515 | 1,171,392 | 1,290,708 | 1,168,632 |