

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2011

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	32,455,559	Deposits	1,314,456,460
Interbank and money market items,net	222,320,974	Interbank and money market items,net	151,938,830
Claims on securities	24,643,800	Liabilities payable on demand	2,470,173
Derivatives assets	8,153,304	Liabilities to deliver securities	24,643,800
Investment,net	199,909,476	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 97,746,127)		Derivatives liabilities	8,594,928
Investment in subsidiaries and associates,net	6,386,640	Debt issued and borrowings	233,696,485
Loans to customers,net	1,326,908,485	Bank's liabilities under acceptances	2,419,639
Accrued interest receivables	4,385,482	Other liabilities	36,278,809
Customer's liabilities under acceptances	2,419,639	Total Liabilities	1,774,499,124
Properties foreclosed,net	42,643,275	SHAREHOLDERS' EQUITY	
Premises and equipment,net	17,852,748	Equity portion ^{1/}	57,605,240
Other assets,net	9,188,674	Other reserves	6,604,258
		Retaining earnings	58,559,434
Total Assets	1,897,268,056	Total Shareholders' Equity	122,768,932
		Total Liabilities and Shareholders' Equity	1,897,268,056

Thousand Baht

Non-Performing Loans ^{2/} (net) As of 30 September 2011 (Quarterly)	41,650,225
(2.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	36,413,543
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	39,443,639
Loans to related parties	36,929,323
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	128,397
Regulatory capital	187,166,308
(Capital adequacy ratio = 13.97 percents)	
Changes in assets and liabilities this quarter as of 31 October 2011 due to fine from violating the Financial Institution Business Act B.E.2551, section	-
Contingent liabilities	
Avals to bills and guarantees of loans	18,865,382
Liabilities under unmatured import bills	-
Letters of credit	32,417,400
Other contingencies	222,696,044

^{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 2011 (Quarterly) 66,882,059
(4.34 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 www.ktb.co.th>Investor Relations>Financial Information>Basel II Pillar III Disclosures

Location of disclosure www.ktb.co.th>Investor Relations>Financial Information>Basel II Pillar III Disclosures

Date of disclosure 26 October 2011

Date of disclosure 26 October 2011

Information as of 30 June 2011

Information as of 30 June 2011

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

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(Mr. Somsak Likitkranchanakul)
Senior Vice President & Manager
Accounting Department

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(Mrs. Kittiya Todhanakasem)
First Senior Executive Vice President
For and On Behalf of President