



SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2011

C.B.1.1

ASSETS	Thousand Baht
Cash	23,917,204
Interbank and money market items,net	239,961,002
Claims on securities	8,558,800
Derivatives assets	13,369,093
Investment,net	227,522,939
(With Obligations Thousand Baht 90,615,286)	
Investment in subsidiaries and associates,net	6,386,640
Loans to customers,net	1,238,241,367
Accrued interest receivables	5,193,786
Customer's liabilities under acceptances	2,346,374
Properties foreclosed,net	43,630,368
Premises and equipment,net	18,169,716
Other assets,net	8,979,916
Total Assets	1,836,277,205

LIABILITIES	Thousand Baht
Deposits	1,296,642,423
Interbank and money market items,net	122,719,456
Liabilities payable on demand	3,946,550
Liabilities to deliver securities	8,558,800
Financial liabilities designated at fair value through profit or loss	-
Derivatives liabilities	11,331,462
Debt issued and borrowings	235,995,937
Bank's liabilities under acceptances	2,346,374
Other liabilities	35,646,475
Total Liabilities	1,717,187,477
SHAREHOLDERS' EQUITY	
Equity portion ^{1/}	57,605,240
Other reserves	8,400,970
Retaining earnings	53,083,518
Total Shareholders' Equity	119,089,728
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,836,277,205

Thousand Baht

Non-Performing Loans ^{2/} (net) As of 30 June 2011 (Quarterly)	44,338,723
(2.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	33,987,583
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	37,014,370
Loans to related parties	55,529,946
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	2,750,118
Regulatory capital	176,564,076
(Capital adequacy ratio = 13.79 percents)	

Changes in assets and liabilities this quarter as of 31 July 2011 due to fine from violating

the Financial Institution Business Act B.E.2551, section -

Contingent liabilities

Avals to bills and guarantees of loans	16,861,456
Liabilities under unmatured import bills	-
Letters of credit	33,827,969
Other contingencies	222,713,577

^{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 June 2011 (Quarterly) 67,314,150
(4.48 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)

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

Date of disclosure 29 April 2011

Information as of 31 December 2010

For Financial group (under the Notification of the Bank of Thailand Re: Cosolidated Supervision)

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

Date of disclosure 29 April 2011

Information as of 31 December 2010

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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(Mr. Apisak Tantivorawong)
President