

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2011

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	30,177,732	Deposits	1,269,461,406
Interbank and money market items,net	243,924,374	Interbank and money market items,net	180,890,324
Claims on securities	34,912,600	Liabilities payable on demand	3,298,723
Derivatives assets	13,392,661	Liabilities to deliver securities	34,912,600
Investment,net	224,302,043	Financial liabilities designated at fair value through profit or loss	-
(With Obligations Thousand Baht 104,699,207)		Derivatives liabilities	14,160,738
Investment in subsidiaries and associates,net	6,386,640	Debt issued and borrowings	246,256,465
Loans to customers,net	1,283,012,859	Bank's liabilities under acceptances	3,034,193
Accrued interest receivables	3,685,159	Other liabilities	39,385,853
Customer's liabilities under acceptances	3,034,193	Total Liabilities	1,791,400,302
Properties foreclosed,net	42,946,795	SHAREHOLDERS' EQUITY	
Premises and equipment,net	17,947,815	Equity portion ^{1/}	57,605,240
Other assets,net	8,735,510	Other reserves	6,685,918
		Retaining earnings	56,766,921
		Total Shareholders' Equity	121,058,079
Total Assets	1,912,458,381	Total Liabilities and Shareholders' Equity	1,912,458,381

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	20,104,771
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	128,937
Regulatory capital	187,166,308
(Capital adequacy ratio = 14.21 percents)	
Changes in assets and liabilities this quarter as of 30 September 2011 due to fine from violating the Financial Institution Business Act B.E.2551, section	-
Contingent liabilities	
Avals to bills and guarantees of loans	17,759,186
Liabilities under unmatured import bills	-
Letters of credit	35,086,767
Other contingencies	222,361,556

^{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 29 April 2011

Date of disclosure 29 April 2011

Information as of 31 December 2010

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