



KRUNG THAI BANK PUBLIC COMPANY LIMITED

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2011

C.B.1.1

ASSETS	Thousand Baht
Cash	26,001,285
Interbank and money market items,net	294,434,515
Claims on securities	53,777,300
Derivatives assets	12,400,225
Investment,net	182,594,727
(With Obligations Thousand Baht 56,043,938)	
Investment in subsidiaries and associates,net	6,372,785
Loans to customers,net	1,220,816,953
Accrued interest receivables	3,432,920
Customer's liabilities under acceptances	2,326,385
Properties foreclosed,net	45,582,128
Premises and equipment,net	18,740,110
Other assets,net	7,742,906
Total Assets	1,874,222,239

LIABILITIES	Thousand Baht
Deposits	1,308,889,412
Interbank and money market items,net	146,846,464
Liabilities payable on demand	3,594,474
Liabilities to deliver securities	53,777,300
Financial liabilities designated at fair value through profit or loss	-
Derivatives liabilities	12,913,674
Debt issued and borrowings	190,971,195
Bank's liabilities under acceptances	2,326,385
Other liabilities	32,356,614
Total Liabilities	1,751,675,518
SHAREHOLDERS' EQUITY	
Equity portion ^{1/}	57,605,240
Other reserves	8,752,386
Retaining earnings	56,189,095
Total Shareholders' Equity	122,546,721
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,874,222,239

Thousand Baht

Non-Performing Loans ^{2/} (net) As of 31 December 2010 (Quarterly)	43,434,347
(3.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	43,383,660
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	46,142,075
Loans to related parties	46,766,675
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	110,348
Regulatory capital	181,028,160
(Capital adequacy ratio = 15.01 percents)	

Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E.2551, section..... -

Contingent liabilities

Avals to bills and guarantees of loans	16,530,980
Liabilities under unmatured import bills	-
Letters of credit	25,188,125
Other contingencies	208,711,511

^{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 31 December 2010 (Quarterly) 76,132,646
(5.28 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 20 September 2010

Information as of 30 June 2010

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

Date of disclosure

Information as of

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