



KRUNG THAI BANK PUBLIC COMPANY LIMITED

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2011

C.B.1.1

| ASSETS  | Thousand Baht        |
|---|----------------------|
| Cash  | 26,457,321           |
| Interbank and money market items,net          | 298,626,219          |
| Claims on securities                          | 41,028,600           |
| Derivatives assets                            | 10,074,717           |
| Investment,net                                | 179,135,472          |
| (With Obligations Thousand Baht 90,101,475 )  |                      |
| Investment in subsidiaries and associates,net | 6,372,785            |
| Loans to customers,net                        | 1,227,271,571        |
| Accrued interest receivables                  | 3,728,310            |
| Customer's liabilities under acceptances      | 1,921,748            |
| Properties foreclosed,net                     | 45,016,847           |
| Premises and equipment,net                    | 18,634,949           |
| Other assets,net                              | 10,209,715           |
| <b>Total Assets</b>                           | <b>1,868,478,254</b> |

| LIABILITIES   | Thousand Baht        |
|---|----------------------|
| Deposits  | 1,290,550,436        |
| Interbank and money market items,net                                  | 168,724,133          |
| Liabilities payable on demand   | 3,341,635            |
| Liabilities to deliver securities                                     | 41,028,600           |
| Financial liabilities designated at fair value through profit or loss | -                    |
| Derivatives liabilities   | 9,981,811            |
| Debt issued and borrowings  | 197,199,080          |
| Bank's liabilities under acceptances                                  | 1,921,748            |
| Other liabilities   | 31,959,590           |
| <b>Total Liabilities</b>  | <b>1,744,707,033</b> |
| <b>SHAREHOLDERS' EQUITY</b>   |                      |
| Equity portion <sup>1/</sup>  | 57,605,240           |
| Other reserves  | 8,038,696            |
| Retaining earnings  | 58,127,285           |
| <b>Total Shareholders' Equity</b>                                     | <b>123,771,221</b>   |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                     | <b>1,868,478,254</b> |

Thousand Baht

|  |             |
|--|-------------|
| Non-Performing Loans <sup>2/</sup> (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   | 46,851,755  |
| Loans to related asset management companies  | -           |
| Loans to related parties due to debt restructuring   | 112,550     |
| Regulatory capital   | 181,411,960 |
| (Capital adequacy ratio = 14.87 percents)  |             |

Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E.2551, section..... -

Contingent liabilities

|  |             |
|--|-------------|
| Avals to bills and guarantees of loans   | 16,688,397  |
| Liabilities under unmatured import bills | -           |
| Letters of credit                        | 26,000,466  |
| Other contingencies                      | 213,469,766 |

<sup>1/</sup> 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

<sup>2/</sup> 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](http://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](http://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