

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2011

ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	53,209,128	Deposits	1,243,860,346
Interbank and money market items, net	110,205,130	Interbank and money market items, net	56,775,838
Claims on securities	-	Liabilities payable on demand	11,598,165
Derivatives assets	26,730,310	Liabilities to deliver securities	-
Investments, net	159,907,169	Financial liabilities designated at fair value	
(with obligations Thousand Baht 28,010,065)		through profit or loss	2,112,573
Investments in subsidiaries and associates, net	14,126,630	Derivatives liabilities	27,436,423
Loans to customers, net	1,162,019,097	Debts issued and Borrowings	70,927,494
Accrued interest receivables	1,896,336	Bank's liabilities under acceptances	580,231
Customers' liabilities under acceptances	580,231	Other liabilities	41,975,849
Properties foreclosed, net	12,220,549	Total Liabilities	1,455,266,919
Premises and equipment, net	32,927,196	Shareholders' equity	
Other assets, net	30,745,195	Equity portion ^{1/}	42,035,712
		Other reserves	10,209,040
		Retained Earnings	97,055,300
		Total Shareholders' equity	149,300,052
Total Assets	1,604,566,971	Total Liabilities and Shareholders' equity	1,604,566,971

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2011 (Quarterly)	13,675,406
(1.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	27,121,046
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	39,692,965
Loans to related parties	77,297,173
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	2,842,698
Regulatory capital	175,246,545
(Capital adequacy ratio = 13.81 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,130,322
Liabilities under unmatured import bills	8,697,299
Letters of credit	26,961,965
Other contingencies	877,184,381

^{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 2011 (Quarterly) 29,867,863
(2.31 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 Website of the Bank under Investor Relations section at
"http://www.kasikornbank.com/EN/Investors/FinanInfoReports/
Pages/FinancialReports.aspx"

Date of disclosure 27 October 2011

Information as of 30 June 2011

For Financial Group

(under the Notification of the Bank of Thailand

Re: Consolidated Supervision)

Location of disclosure Website of the Bank under Investor Relations section at
"http://www.kasikornbank.com/EN/Investors/FinanInfoReports/
Pages/FinancialReports.aspx"

Date of disclosure 27 October 2011

Information as of 30 June 2011

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

(Kattiya Indaravijaya)

Executive Vice President

(Banthoon Lamsam)

Chief Executive Officer and President