

FAQ

Yield on **Average** Restructured Loans before Write-offs

$$\text{Yield on Restructured Loans (\%)} = \frac{\text{Interest income from restructured loans}}{\text{Avg. restructured loans before write-offs}}$$

The followings are average restructured loans before write-offs (in yellow boxes), which are special compilation for used in calculation of yields on debt restructuring. This data cannot be reconciled with disclosure in the annual report and financial statements. Consolidated numbers are the adjustment of AMC accounting method to be comparable with the bank.

KBANK only	Yearly Avg.		Quarterly Avg.						
	2001FY	2002FY	1Q02	2Q02	3Q02	4Q02	1Q03	2Q03	3Q03
Interest income from restructured loans (Btm)	6,101	5,645	1,406	1,378	1,340	1,521	1,381	1,316	1,712
Avg. restructured loans before write-offs (Btm)	133,510	130,344	133,696	131,737	129,850	126,091*	119,990*	113,369*	107,567*
Yield on restructured loans (%)	4.57	4.33	4.21	4.18	4.13	4.83**	4.60	4.64	6.37**

Consolidated	Yearly Avg.		Quarterly Avg.						
	2001FY	2002FY	1Q02	2Q02	3Q02	4Q02	1Q03	2Q03***	3Q03***
Interest income from restructured loans (Btm)	6,423	5,970	1,476	1,465	1,426	1,603	1,453	1,452	1,852
Avg. restructured loans before write-offs (Btm)	143,091	145,563	149,315	148,063	145,176	142,314	134,579	135,959	129,447
Yield on restructured loans (%)	4.49	4.10	3.99	3.96	3.93	4.51	4.32	4.27	5.72

Note

* KBANK ending restructured loans including AIR before write-offs as of:

- Dec 2002 = Bt 124,603 mn
- Mar 2003 = Bt 120,273 mn
- Jun 2003 = Bt 112,250 mn
- Sep 2003 = Bt 106,508 mn

** A one-time pick up on average yield due to repayment from large clients

*** From 2Q03, consolidated = KBANK + Phethai AMC + Restructured loans of Ploy AMC
Before, consolidated = KBANK + Phethai AMC

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