

KRUNG THAI BANK PUBLIC COMPANY LIMITED
BALANCE SHEETS
AS AT MARCH 31, 2007 AND 31 DECEMBER 2006

	31 MARCH 2007 (UNAUDITED AND UNREVIEWED)	31 DECEMBER 2006 (AUDITED AND ADJUSTED)
	(in Baht)	
ASSETS		
CASH	16,158,789,599	18,633,881,516
INTERBANK AND MONEY MARKET ITEMS		
DOMESTIC ITEMS		
INTEREST BEARING	59,152,815,103	47,595,833,739
NON - INTEREST BEARING	8,217,766,595	8,743,035,134
FOREIGN ITEMS		
INTEREST BEARING	57,102,420,094	28,543,273,665
NON - INTEREST BEARING	1,149,387,948	1,195,867,997
TOTAL INTERBANK AND MONEY MARKET ITEMS, NET	125,622,389,740	86,078,010,535
SECURITIES PURCHASED UNDER RESALE AGREEMENTS	19,500,000,000	21,200,000,000
INVESTMENTS		
CURRENT INVESTMENTS, NET	37,318,263,173	28,974,764,962
LONG-TERM INVESTMENTS, NET	78,909,847,735	79,863,971,915
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATED COMPANIES, NET	6,330,683,073	6,078,581,473
TOTAL INVESTMENTS, NET	122,558,793,981	114,917,318,350
LOANS AND ACCRUED INTEREST RECEIVABLE		
LOANS	904,131,882,792	926,269,398,474
ACCRUED INTEREST RECEIVABLE	5,506,534,081	5,485,434,201
TOTAL LOANS AND ACCRUED INTEREST RECEIVABLE	909,638,416,873	931,754,832,675
LESS ALLOWANCE FOR DOUBTFUL ACCOUNTS	(33,922,265,003)	(38,300,680,731)
LESS REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(1,372,790,595)	(1,218,162,887)
TOTAL LOANS AND ACCRUED INTEREST RECEIVABLE, NET	874,343,361,275	892,235,989,057
PROPERTIES FORECLOSED, NET	34,173,815,174	34,108,343,637
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	8,177,465,511	3,081,327,279
PREMISES AND EQUIPMENT, NET	19,535,515,372	19,562,959,295
OTHER DEBTORS - SUKHUMVIT ASSET MANAGEMENT CO.,LTD.	32,420,480	32,420,480
OTHER ASSETS	14,378,200,470	14,867,015,360
TOTAL ASSETS	1,234,480,751,602	1,204,717,265,509
LIABILITIES AND SHAREHOLDERS' EQUITY		
DEPOSITS		
DEPOSITS IN BAHT	965,423,508,734	944,266,023,719
DEPOSITS IN FOREIGN CURRENCIES	25,878,320,422	24,014,799,655
TOTAL DEPOSITS	991,301,829,156	968,280,823,374
INTERBANK AND MONEY MARKET ITEMS		
DOMESTIC ITEMS		
INTEREST BEARING	41,064,910,304	42,445,951,597
NON - INTEREST BEARING	1,577,982,254	1,323,460,089
FOREIGN ITEMS		
INTEREST BEARING	4,473,680,679	4,669,008,333
NON - INTEREST BEARING	113,556,657	122,010,591
TOTAL INTERBANK AND MONEY MARKET ITEMS	47,230,129,894	48,560,430,610
LIABILITIES PAYABLE ON DEMAND	2,002,366,864	2,458,570,801
BORROWINGS		
SHORT - TERM BORROWINGS	37,389,543,779	41,502,423,779
LONG - TERM BORROWINGS	35,543,520,000	35,780,504,000
TOTAL BORROWINGS	72,933,063,779	77,282,927,779
BANK'S LIABILITIES UNDER ACCEPTANCES	8,177,465,511	3,081,327,279
ACCRUED INTEREST PAYABLE	6,559,616,503	5,039,309,281
OTHER CREDITORS - THAI ASSET MANAGEMENT CO.,LTD.	24,625,280	23,858,138
OTHER LIABILITIES	10,760,662,802	8,758,792,469
TOTAL LIABILITIES	1,138,989,759,789	1,113,486,039,731
SHAREHOLDERS' EQUITY		
SHARE CAPITAL		
AUTHORIZED SHARE CAPITAL		
PREFERRED SHARE CAPITAL 5,500,000 @ 5.15 Baht.	28,325,000	28,325,000
ORDINARY SHARE CAPITAL 11,191,412,250 @ 5.15 Baht.	57,635,773,087	57,635,773,087
ISSUED AND PAID - UP SHARE CAPITAL		
PREFERRED SHARE CAPITAL 5,500,000 @ 5.15 Baht.	28,325,000	28,325,000
ORDINARY SHARE CAPITAL 11,179,749,000 @ 5.15 Baht.	57,575,707,350	57,575,707,350
LIABILITIES AND SHAREHOLDERS' EQUITY (CONTINUED)		
PREMIUM (DISCOUNT) ON ORDINARY SHARE CAPITAL	1,207,650	1,207,650
APPRAISAL SURPLUS ON ASSET REVALUATION	5,976,648,087	5,976,648,087
REVALUATION SURPLUS (DEFICIT) ON INVESTMENTS	(2,373,499,462)	(2,224,879,718)
RETAINED EARNINGS (DEFICIT)		
APPROPRIATED		
LEGAL RESERVE	2,501,464,163	2,501,464,163
UNAPPROPRIATED	31,781,139,025	27,372,753,246
TOTAL SHAREHOLDERS' EQUITY	95,490,991,813	91,231,225,778
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,234,480,751,602	1,204,717,265,509
OFF - BALANCE SHEET ITEMS - CONTINGENCIES		
AVAL TO BILLS AND GUARANTEES OF LOANS	7,474,555,553	7,163,888,499
LIABILITIES UNDER UNMATURED IMPORT BILLS	55,480,473	46,128,228
LETTERS OF CREDIT	16,067,090,811	21,631,609,728
OTHER CONTINGENCIES	325,486,539,688	266,257,137,564

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(MR. APISAK TANTIVORAWONG)
PRESIDENT