



Ref. KTB.FIR. 1670 /2016

July 22 , 2016

Singapore Exchange Securities Trading Limited
2 Shenton Way
#19-00 SGX Centre 1
Singapore 068804

Dear Sir,

Re : Submission of the Financial Statements

Krung Thai Bank PCL hereby submits unaudited financial statements of the Bank and its subsidiaries for the three-month period and the six-month period ended June 30, 2016 together with the operating performance and the Management Discussion and Analysis as follows :

Management Discussion and Analysis

This report discusses principal changes in the unaudited consolidated financial statements for the three-month period and the six-month period ended June 30, 2016.

Thai economy expanded at a gradual pace. Tourism sector continued to improve due to the expansion of foreign arrivals across the board particularly from Russian tourists, encouraging the growth of related service sector. Moreover, the expansion of domestic demand resulted from higher spending from farm households after alleviating from drought conditions and benefited from rising agricultural prices contributed to increase of consumer confidence. Nevertheless, public investment regained growth momentum on communications and irrigation. However, the value of merchandise exports remained contracted in line with the key trading partner countries' economy. As a result, overall manufacturing production and investment lingered at low level.

For the first half of 2016, the Bank and its subsidiaries' pre-provision profit were Bt 36,967m, increased by Bt 5,588m (17.81%) from the same period of last year, were attributed to the increase of net interest income by Bt 3,284m (8.16%) from maturity high-cost term deposit and appropriately managing of funding cost. Moreover, net fee and service income increased by Bt 1,603m (17.94%) from ATM related business and electronic banking service fees.

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However, NPLs continued to increase from the end of the year 2015 from corporate and SMEs clients combined with the retail sectors. Consequently, the first half of 2016, the Bank and its subsidiaries' provision for bad debts, doubtful accounts and loss on impairment, were Bt 16,364 m showing an increase of Bt 5,124 m (45.59%) from the same period of last year. The coverage ratio was 102.66% in accordance with the prudent banking practice to maintain coverage ratio at not less than 100%. The Bank and its subsidiaries' net profit were Bt 16,832 m, decreased by Bt 71m (0.42%) and net profit, attributable to equity holders of the Bank, was Bt 16,218 m, showing a decrease of Bt 160 m (0.98%) from the same period of last year.

The Bank and its subsidiaries' financial positions as at June 30, 2016 compared to December 31, 2015

■ **Loans to Customers**

The Bank and its subsidiaries' total loans to customers (less deferred revenue) were Bt 1,973,366 m which reduced by Bt 54,074 m (2.67%) from end of year 2015, as a consequence of the contraction of all major sectors excepting corporate sector. Moreover, for net Interbank and money market items expanded by Bt 97,463 m (24.53%) resulting in total asset raised in amount of Bt 15,518 m (0.55%) from the end of 2015, to be Bt 2,830,848 m as of June 30, 2016.

■ **Liabilities**

The Bank and its subsidiaries' deposits were Bt 2,081,903 m, decreased by Bt 53,595 m (2.51%) from December 31, 2015 due to the maturity of term deposit, consistent with the contraction of loans. The Bank and its subsidiaries' loans to customers (less deferred revenue) -to-deposits ratio were 94.79%, stable at 94.94% compared with end of year 2015. On the contrary, the Bank's net interbank and money market item was Bt 228,472 m, increased by Bt 34,229 m (17.62%). Thus, the Bank and its subsidiaries' total liabilities were Bt 2,564,957 m, steady with December 31, 2015.

■ **Non Performing Loans (NPLs)**

The Bank and its subsidiaries' NPLs as at June 30, 2016 were Bt 94,217 m, increased by Bt 17,846 m (23.37%) from December 31, 2015. The NPLs ratio (gross) and NPL ratio (net) were 3.89% and 1.94% respectively. The increase of NPLs was partly from corporate clients combined with

the increase of NPLs from SME and Retail sectors. The Bank focused more on the collection process along with the effective debt restructuring to cope with its deteriorated asset quality.

■ Statutory Capital Fund

As of June 30, 2016 Common Equity Tier 1 capital was Bt 225,381 m (11.68% of its risk-weighted assets (RWA)) and Tier 1 capital was Bt 231,763 m (12.02% of its RWA). Total capital was Bt 305,617 m (15.84% of its RWA), increased from 15.22 % as at December 31, 2015. The calculation was in line with BOT's regulations regarding Basel III compliance.

The Bank and its subsidiaries' performance for the three-month period ended June 30, 2016

The Bank and its subsidiaries' net profit, attributable to equity holders of the Bank, were Bt 8,679 m, increased by Bt 230 m (2.72%) from 2Q2015. The details are as follows:

■ Net Interest Income

The Bank and its subsidiaries' net interest income^{1/} equaled Bt 21,177 m, increased by Bt 1,282 m (6.14%) from 2Q2015, due to the maturity of high-cost fixed deposit as well as appropriate funding cost management. Consequently, Net Interest Margin (NIM) rose to 3.28% from 3.11% in 2Q2015.

■ Non Interest Income, net

The Bank and its subsidiaries' non interest income (net) were Bt 8,528 m, showing a decrease of Bt 185 m (2.12%) compared to 2Q2015. The main reasons were the reduction of the share of profit from investments for using equity method by 388 m (41.68%) from diminishing in profit of Insurance related bank's subsidiaries, and the decline in net gain on trading and foreign exchange transaction by Bt 226 m (11.80%) from the decrease in global market services income as a result of the money market trend. However, net fee and service income^{1/} rose by Bt 726 m (15.77%) from ATM related business as well as electronic banking service fees.

^{1/} The Bank has reclassified fee from loan from one of KTB's subsidiaries, thus some fee from loan in interest income were grouped as fee income since 3Q2015 onwards. Nonetheless, if statements of income and other comprehensive income of 2Q2015 were restated, the net interest income and net fee income will be Bt 20,307 m and Bt 5,193 m respectively. Thus, the net interest income and net fee income growth of 2Q2016, compare to 2Q2015, will be Bt 1,870 m (9.21%) and Bt 138 m (2.66%) respectively.

■ Total Other Operating Expenses

The Bank and its subsidiaries' other operating expenses were Bt 11,997 m, decreased by Bt 153 m (1.26%) from 2Q2015, mainly because of the minimizing of other expenses and tax expense although the personnel expense grew by Bt 252 m (3.88%). Therefore, Cost-to-Income Ratio reduced to 39.07% from 41.04% in 2Q2015, as a result of the expansion of operating income along with the decrease of operating expense.

■ Bad Debts, Doubtful Accounts and Loss on Impairment

The Bank and its subsidiaries set aside Bt 7,741 m provision for bad debts, doubtful accounts and loss on impairment, increased by Bt 226 m (3.01%), compared to 2Q2015. The Bank set aside Bt 6,000 m provision for bad debts, doubtful accounts and loss on impairment. In 2016, the Bank's monthly normalized provision increased from Bt 700 m to Bt 1,000 m in accordance with the consideration of outstanding NPLs and economic situation factor. Furthermore, the Bank's additional provision was provided in amount of Bt 3,000 m resulting in the decrease of coverage ratio to be 104.73% from 112.55% as at the end of the year 2015. (The Bank's coverage ratio was 102.66%, decreased from 110.54% as at December 31, 2015)

■ Net Income

The Bank and its subsidiaries' pre-provision profit were Bt 18,708 m, showing an increase of Bt 1,250 m (7.16%) from 2Q2015. After deducting bad debts, doubtful accounts and loss on impairment, and income tax expenses, the Bank and its subsidiaries' net income were Bt 8,972 m, increased by Bt 288 m (3.32%) from 2Q2015. Net profit, attributable to equity holders of the Bank, was Bt 8,679 m, increased by Bt 230 m (2.72%) from 2Q2015.

The following table shows the detail of Interest Income & Interest Expense for Statements of Comprehensive Income.

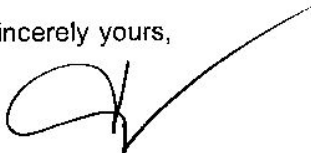
Unit: Million Baht

Consolidated Financial Statement	2Q2016	2Q2015	YoY (%)
Interest Income			
Interbank and money market items	2,839	3,049	(6.89)
Investments and trading transactions	34	106	(67.92)
Investment in debt securities	1,739	1,501	15.86
Loans ^{1/}	27,534	28,343	(2.85)
Hire purchase and financial lease income	765	932	(17.92)
Others	9	6	50.00
Total interest income	32,920	33,937	(3.00)
Interest Expenses			
Deposits	6,317	8,612	(26.65)
Interbank and money market items	670	723	(7.33)
Contributions to BOT and DPA	2,445	2,522	(3.05)
Debts issued			
- Debenture	1,214	1,072	13.25
- B/E	83	104	(20.19)
Borrowings	7	7	-
Others	7	2	250.00
Total interest expenses	10,743	13,042	(17.63)
Interest Income, Net ^{1/}	22,177	20,895	6.14

1/ The Bank has reclassified fee from loan from one of KTB's subsidiaries, thus some fee from loan in interest income were grouped as fee income since 3Q2015 onwards. Nonetheless, if statements of income and other comprehensive income of 2Q2015 were restated, the net interest income and net fee income will be Bt 20,307 m and Bt 5,193 m respectively. Thus, the net interest income and net fee income growth of 2Q2016, compare to 2Q2015, will be Bt 1,870 m (9.21%) and Bt 138 m (2.66%) respectively.

Please be advised accordingly.

Sincerely yours,



Vorapak Tanyawong

President

Financial Institutions & Investor Relations Department Tel. +66 2 208 3668-9

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT 30 JUNE, 2016

(Thousand Baht)				
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	JUNE 30, 2016	DECEMBER 31, 2015	JUNE 30, 2016	DECEMBER 31, 2015
	(UNAUDITED)	(AUDITED)	(UNAUDITED)	(AUDITED)
ASSETS				
CASH	69,628,928	71,470,113	69,524,407	71,294,408
INTERBANK AND MONEY MARKET ITEMS, NET	494,820,799	397,357,971	494,587,634	397,061,378
CLAIMS ON SECURITIES	38,296,600	13,494,400	38,296,600	13,494,400
DERIVATIVES ASSETS	26,466,921	34,039,142	26,507,294	34,088,515
INVESTMENTS, NET	223,118,413	247,081,663	223,017,179	246,811,058
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	19,929,426	14,650,374	10,664,593	10,664,593
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
LOANS TO CUSTOMERS	1,978,232,555	2,033,250,476	1,914,035,424	1,969,827,420
ACCRUED INTEREST RECEIVABLES	3,184,672	5,900,902	2,750,524	5,462,813
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES	1,981,417,227	2,039,151,378	1,916,785,948	1,975,290,233
LESS DEFERRED REVENUE	(4,865,864)	(5,810,002)	(196,429)	(165,766)
LESS ALLOWANCE FOR DOUBTFUL ACCOUNTS	(98,288,059)	(85,823,934)	(89,389,838)	(77,221,061)
LESS REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(383,847)	(132,627)	(383,847)	(132,627)
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	1,877,879,457	1,947,384,815	1,826,815,834	1,897,770,779
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	82,297	1,567,806	82,297	1,567,806
PROPERTIES FOR SALE, NET	28,174,154	30,008,144	28,072,929	29,909,856
PREMISES AND EQUIPMENT, NET	24,845,038	26,354,526	22,142,332	21,376,845
OTHER INTANGIBLE ASSETS, NET	4,254,439	4,571,604	864,003	897,367
DEFERRED TAX ASSETS	5,657,757	6,996,109	3,337,632	5,020,583
ACCRUED INCOME	3,368,508	3,788,212	3,396,326	3,578,869
OTHER ASSETS, NET	14,325,272	16,564,767	12,136,959	15,071,377
TOTAL ASSETS	2,830,848,009	2,815,329,646	2,759,446,019	2,748,607,834
LIABILITIES AND EQUITY				
DEPOSITS	2,081,903,068	2,135,498,511	2,083,531,782	2,137,446,488
INTERBANK AND MONEY MARKET ITEMS, NET	228,472,197	194,242,842	215,981,496	177,701,199
LIABILITIES PAYABLE ON DEMAND	5,928,007	6,121,116	5,928,007	6,121,116
LIABILITIES TO DELIVER SECURITIES	38,296,600	13,494,400	38,296,600	13,494,400
DERIVATIVES LIABILITIES	31,128,573	37,232,572	31,129,305	37,234,793
DEBT ISSUED AND BORROWINGS	120,048,505	116,240,463	87,025,505	86,937,975
BANK'S LIABILITIES UNDER ACCEPTANCES	82,297	1,567,806	82,297	1,567,806
PROVISIONS	15,429,700	14,424,688	14,581,066	13,634,737
OTHER LIABILITIES	43,668,490	46,209,922	38,254,357	39,997,788
TOTAL LIABILITIES	2,564,957,437	2,565,032,320	2,514,810,415	2,514,136,302

NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS.

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT 30 JUNE, 2016

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	JUNE 30, 2016 (UNAUDITED)	DECEMBER 31, 2015 (AUDITED)	JUNE 30, 2016 (UNAUDITED)	DECEMBER 31, 2015 (AUDITED)
LIABILITIES AND EQUITY (CONTINUED)				
EQUITY				
SHARE CAPITAL				
AUTHORIZED SHARE CAPITAL				
5,500,000 PREFERRED SHARES OF BAHT 5.15 EACH	28,325	28,325	28,325	28,325
13,976,061,250 ORDINARY SHARES OF BAHT 5.15 EACH	71,976,715	71,976,715	71,976,715	71,976,715
ISSUED AND PAID-UP SHARE CAPITAL				
5,500,000 PREFERRED SHARES OF BAHT 5.15 EACH	28,325	28,325	28,325	28,325
13,976,061,250 ORDINARY SHARES OF BAHT 5.15 EACH	71,976,715	71,976,715	71,976,715	71,976,715
PREMIUM ON SHARE CAPITAL				
PREMIUM ON ORDINARY SHARE	20,833,734	20,833,734	20,833,734	20,833,734
OTHER COMPONENTS OF EQUITY	20,455,788	10,643,441	11,877,296	6,407,413
RETAINED EARNINGS				
APPROPRIATED				
LEGAL RESERVE	7,200,504	7,200,504	7,200,504	7,200,504
UNAPPROPRIATED	140,790,541	135,200,033	132,719,030	128,024,841
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	261,285,607	245,882,752	244,635,604	234,471,532
NON-CONTROLLING INTEREST	4,604,965	4,414,574		
TOTAL EQUITY	265,890,572	250,297,326	244,635,604	234,471,532
TOTAL LIABILITIES AND EQUITY	2,830,848,009	2,815,329,646	2,759,446,019	2,748,607,834

NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS.

(Signed) Vorapak Tanyawong
VORAPAK TANYAWONG
PRESIDENT

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2016

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2016	2015	2016	2015
	(UNAUDITED/ UNREVIEWED)	(REVIEWED)	(UNAUDITED/ UNREVIEWED)	(REVIEWED)
INTEREST INCOME	32,920,233	33,936,853	29,740,668	30,396,601
INTEREST EXPENSES	10,743,040	13,041,382	10,368,330	12,611,733
INTEREST INCOME, NET	22,177,193	20,895,471	19,372,338	17,784,868
FEES AND SERVICE INCOME	6,393,692	5,334,500	5,257,695	4,894,523
FEES AND SERVICE EXPENSES	1,063,233	729,934	739,205	586,320
FEES AND SERVICE INCOME, NET	5,330,459	4,604,566	4,518,490	4,308,203
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,689,033	1,915,200	1,685,042	1,920,697
GAINS (LOSSES) ON INVESTMENTS, NET	236,373	328,179	236,373	(163,285)
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	542,841	931,120	-	-
DIVIDEND INCOME	157,321	77,599	759,223	686,094
OTHER OPERATING INCOME	572,095	856,341	(121,700)	163,907
TOTAL OPERATING INCOME	30,705,315	29,608,476	26,449,766	24,700,484
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	6,743,964	6,491,821	5,444,118	5,258,508
DIRECTORS' REMUNERATION	67,336	73,383	51,580	57,303
PREMISES AND EQUIPMENT EXPENSES	2,221,762	2,275,946	1,281,196	1,255,737
TAXES AND DUTIES	1,125,301	1,257,958	1,015,074	1,161,883
OTHERS	1,839,163	2,051,466	2,496,272	2,784,900
TOTAL OTHER OPERATING EXPENSES	11,997,526	12,150,574	10,288,240	10,518,331
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	7,741,010	7,515,303	6,000,004	5,700,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	10,966,779	9,942,599	10,161,522	8,482,153
INCOME TAX EXPENSES	1,995,112	1,258,932	1,826,613	1,132,140
NET PROFIT	8,971,667	8,683,667	8,334,909	7,350,013

NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS.

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED JUNE 30, 2016

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2016	2015	2016	2015
	(UNAUDITED/ UNREVIEWED)	(REVIEWED)	(UNAUDITED/ UNREVIEWED)	(REVIEWED)
OTHER COMPREHENSIVE INCOME				
ITEMS THAT WILL BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	974,763	35,944	974,763	35,944
LOSSES ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS	(26,165)	18,735	(26,165)	18,735
SHARE OF OTHER COMPREHENSIVE INCOME OF ASSOCIATES (EQUITY METHOD)				
FOR ITEMS THAT ARE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(781,867)	(837,378)	-	-
RELATED INCOME TAX EXPENSES				
FOR ITEMS THAT ARE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(194,953)	(7,189)	(194,953)	(7,189)
ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
CHANGES IN REVALUATION DEFICIT ON ASSETS	-	(3,403)	-	(3,403)
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	-	63,268	-	(14,259)
RELATED INCOME TAX EXPENSES FOR ITEMS				
FOR ITEMS THAT ARE NOT RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	-	(11,973)	-	3,532
OTHER COMPREHENSIVE INCOME, NET	(28,222)	(741,996)	753,645	33,360
TOTAL COMPREHENSIVE INCOME	8,943,445	7,941,671	9,088,554	7,383,373
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	8,678,550	8,448,741	8,334,909	7,350,013
NON-CONTROLLING INTEREST	293,117	234,926		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	8,650,328	7,706,745	9,088,554	7,383,373
NON-CONTROLLING INTEREST	293,117	234,926		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	0.62	0.60	0.60	0.53
DILUTED EARNINGS PER SHARE (BAHT)	0.62	0.60	0.60	0.53

NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS.

(Signed) Vorapak Tanyawong
VORAPAK TANYAWONG
PRESIDENT

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2016

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2016 (UNAUDITED)	2015 (AUDITED)	2016 (UNAUDITED)	2015 (AUDITED)
INTEREST INCOME	65,586,110	66,985,340	59,279,581	59,962,138
INTEREST EXPENSES	22,068,350	26,751,393	21,304,866	25,886,721
INTEREST INCOME, NET	43,517,760	40,233,947	37,974,715	34,075,417
FEES AND SERVICE INCOME	12,523,940	10,326,772	10,277,124	9,457,656
FEES AND SERVICE EXPENSES	1,984,314	1,389,691	1,362,170	1,092,797
FEES AND SERVICE INCOME, NET	10,539,626	8,937,081	8,914,954	8,364,859
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	3,515,798	3,006,803	3,529,200	3,041,621
GAINS ON INVESTMENTS, NET	574,063	605,535	574,063	114,071
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	1,101,717	1,844,254	-	-
DIVIDEND INCOME	273,628	252,678	1,311,931	1,211,798
OTHER OPERATING INCOME	1,905,473	1,754,425	445,508	409,346
TOTAL OPERATING INCOME	61,428,065	56,634,723	52,750,371	47,217,112
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	14,459,180	14,364,339	11,839,848	11,718,298
DIRECTORS' REMUNERATION	82,219	86,903	61,351	65,221
PREMISES AND EQUIPMENT EXPENSES	4,288,090	4,559,862	2,386,268	2,492,369
TAXES AND DUTIES	2,363,585	2,518,878	2,144,044	2,327,066
OTHERS	3,268,084	3,725,745	4,599,642	5,334,753
TOTAL OTHER OPERATING EXPENSES	24,461,158	25,255,727	21,031,153	21,937,707
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	16,364,244	11,239,719	12,996,306	7,800,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	20,602,663	20,139,277	18,722,912	17,479,405
INCOME TAX EXPENSES	3,770,362	3,236,492	3,401,886	2,972,601
NET PROFIT	16,832,301	16,902,785	15,321,026	14,506,804

NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS.

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME (CONTINUED)
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2016

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2016	2015	2016	2015
	(UNAUDITED)	(AUDITED)	(UNAUDITED)	(AUDITED)
OTHER COMPREHENSIVE INCOME				
ITEMS THAT WILL BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	6,902,993	(13,048)	6,902,993	(13,048)
LOSSES ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS	(52,511)	12,422	(52,511)	12,422
SHARE OF OTHER COMPREHENSIVE INCOME OF ASSOCIATES (EQUITY METHOD)				
FOR ITEMS THAT WILL BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	4,342,464	(310,587)	-	-
RELATED INCOME TAX EXPENSES				
FOR ITEMS THAT WILL BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	(1,380,599)	2,610	(1,380,599)	2,610
ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
CHANGES IN REVALUATION DEFICIT ON ASSETS	-	(3,403)	-	(3,403)
ACTUARIAL GAINS (LOSSES) ON DEFINED BENEFIT PLANS	(1,332)	63,431	-	(14,259)
RELATED INCOME TAX EXPENSES				
FOR ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS	266	(12,006)	-	3,532
OTHER COMPREHENSIVE INCOME, NET	9,811,281	(260,581)	5,469,883	(12,146)
TOTAL COMPREHENSIVE INCOME	26,643,582	16,642,204	20,790,909	14,494,658
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	16,218,410	16,377,557	15,321,026	14,506,804
NON-CONTROLLING INTEREST	613,891	525,228		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	26,029,691	16,116,976	20,790,909	14,494,658
NON-CONTROLLING INTEREST	613,891	525,228		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	1.16	1.17	1.10	1.04
DILUTED EARNINGS PER SHARE (BAHT)	1.16	1.17	1.10	1.04

NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THESE FINANCIAL STATEMENTS.

(Signed) Vorapak Tanyawong
VORAPAK TANYAWONG
PRESIDENT