

Ref. KTB.FIR. 2487/2015

Date October 22 , 2015

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 unreviewed financial statements of the Bank and its subsidiaries for the three-month period and nine-month period ended September 30, 2015 together with the operating performance and the Management Discussion and Analysis as follows :

Management Discussion and Analysis

This report discusses principal changes in the unreviewed consolidated financial statements for the three-month period and the nine-month period ended September 30, 2015.

The overall economic activities remained weak. Although private investment slightly improved, Thai consumers still spent cautiously and consumers' confidence remained fragile. The exports contracted due to the slowdown in demand from China and ASEAN countries. The Bank, thus, carefully operates the business and continuously gives precedent to asset quality.

The Bank and its subsidiaries' performance for the nine-month period of 2015

■ Income Statement

For the nine months of 2015, the Bank and its subsidiaries' net profit, equity holders of the Bank, was Bt 21,724 m, showing a decrease of Bt 3,448 m (13.70%) from the same period last year because of the Bank's monthly normalized provision of Bt 700 m and additional provision for bad debts, doubtful accounts and loss on impairment of Bt 10,300 m, in order to maintain coverage ratio above 100% (refer to further detail as the Bank's announcement to SET, dated September 21, 2015). The additional provision of Bt 10,300 m were incurred by the 2 main issues. Firstly, in 2Q2015 additional provision was set in amount of Bt 3,600 m to prepare for the deterioration of small SME and retail loans. Secondly, in 3Q2015 additional provision was set in amount of Bt 6,700 m, separated into the required provision of Baht 6,000 m for the 2 corporate clients in Steel Industry and Baht 700 m in response to some increase of NPLs from retail sector. Therefore, the Bank and its subsidiaries' provision for bad debts, doubtful accounts and loss on impairment was Bt 21,692 m, showing an increase of Bt 8,108 m (59.69%) from the same period last year.

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The Bank and its subsidiaries' pre-provision profit was Bt 48,420 m, showing an increase of Bt 3,335 m (7.40%) from the same period last year. The core revenue mainly came from net interest income grew Bt 1,862 m (3.23%) and net fee and service income grew Bt 1,996 m (14.57%) from the same period last year.

■ Financial Positions

■ Loans to Customers

As at September 30, 2015, the Bank and its subsidiaries' total loans (less deferred revenue) were Bt 1,984,069 m which increased by Bt 31,073 m (1.59%) from end of year 2014. The increase of loan came from retail and SME sectors. The Bank prudently expanded loan book considering unfavorable economic conditions and the downturn on loan demand.

Interbank and money market items, net (asset) decreased by Bt 123,562 m, from Bt 456,721 m at end of year 2014 to Bt 333,159 m as at September 30, 2015, which mainly result to the reduction of asset in amount of Bt 58,985 m (2.11%), from Bt 2,789,143 m as at December 31, 2014 to Bt 2,730,158 m as at end of September 2015.

■ Liabilities

As at September 30, 2015, the Bank and its subsidiaries' deposits were Bt 2,072,760 m, decreased by Bt 78,508 m (3.65%) from December 31, 2014 mainly from the maturity of term deposit. The Bank's net interbank and money market items were Bt 161,889 m, decreased by Bt 5,326 m (3.19%). Debts issued and borrowings were Bt 118,367 m, decreased by Bt 22,604 m (16.03%) as a result of the maturity of short term debenture and the bill of exchange. The bank also early redeemed subordinated notes in amount of Bt 10,400 m. However, the Bank issued MYR denominated Basel III-compliant Tier 2 subordinated notes in amount of Bt 9,091 m. The Bank and its subsidiaries' total liabilities were Bt 2,487,081 m, decreased by Bt 66,195 m (2.59%) from December 31, 2014.

■ Non Performing Loans (NPLs)

The Bank and its subsidiaries' NPLs as at September 30, 2015 was Bt 91,532 m, increased by Bt 34,043 m (59.22%) from December 31, 2014, mainly due to the classification of 2 corporate clients in Steel industry in amount of approximately Baht 23,000 m. NPLs ratio (gross) was 4.03% and NPLs ratio (net) was 1.82%.

If the Bank and its subsidiaries did not include the NPL from the 2 corporate clients as the above-mentioned, the Bank and its subsidiaries' NPLs was Bt 68,476 m, increased by Bt 10,987 m (19.11%) from December 31, 2014. NPLs ratio (gross) was 3.05% and NPLs ratio (net) was 1.66 %. The increase in NPLs

from the end of year 2014 derived mainly from retail customers and small SME in response to their sensitivities to economy and the high household debt level.

■ Statutory Capital Fund

As at September 30, 2015, Common Equity Tier 1 capital was Bt 217,621 m (11.27 % of its risk-weighted assets (RWA)), Tier 1 capital was Bt 225,067 m (11.65 % of its RWA). Total capital was Bt 299,230 m (15.49 % of its RWA). The calculation was in line with BOT's regulations regarding Basel III compliance. However, total capital ratio increased from 14.85 % as at December 31, 2014. The Bank issued MYR denominated Basel III-compliant Tier 2 subordinated notes in amount of Bt 9,091 m.

If the Bank calculates net profit of the 3Q2015 as capital, Common Equity Tier 1 capital ratio, Tier I Capital ratio and Total Capital ratio would have been 11.59 %, 11.98 % and 15.82 %, respectively.

The Bank and its subsidiaries' performance for the three-month period of 2015

The Bank and its subsidiaries' net profit, equity holders of the Bank, was Bt 5,347 m, showing a decrease of Bt 3,908 m (42.23%) from 3Q2014. The details are as follows:

■ Net Interest Income

The Bank and its subsidiaries' net interest income^{1/} equaled Bt 20,407 m, showing an increase of Bt 918 m (4.71%) from 3Q2014, due to the loan expansion. Net Interest Margin (NIM), however, decreased to 2.87% in 3Q2015 from 2.89% in 3Q2014, mainly owing to the continuously decrease of policy rate as well as the reduction of loan rate and deposit rate by the Bank.

■ Non Interest Income, net

The Bank and its subsidiaries' non interest income (net) for 3Q2015 was Bt 8,867 m, showing an increase of Bt 1,272 m (16.75%) from 3Q2014. The main drivers of non-interest income (net) were net fee and service income increase of Bt 1,009 m (22.04%) from bancassurance products and ATM card, the gains on tradings and foreign exchange transactions increase of Bt 551 m (48.46%), mainly from the recognized revaluation and measurement of the transaction related to exchange rate. However, share of profit from investments for using equity method showing a decrease of Bt 288 m (36.14%) from insurance company.

1/ The Bank newly classified fee from loan from one of KTB's subsidiary, thus some fee from loan in interest income classified as fee income.

■ Total Other Operating Expenses

The Bank and its subsidiaries' other operating expenses for 3Q2015 was Bt 12,238 m, showing an increase of Bt 752 m (6.55%) from 3Q2014 mainly from employees' expenses. Cost-to-Income Ratio for 3Q2015 was 41.79%, showing a decrease from 42.39% in 3Q2014.

■ Bad Debts, Doubtful Accounts and Loss on Impairment

In 3Q2015, the Bank and its subsidiaries set aside Bt 10,453 m provision for bad debts, doubtful accounts and loss on impairment, showing an increase of Bt 6,470 m (162.44%) from 3Q2014. The Bank set aside Bt 2,100 m provision for bad debts, doubtful accounts a loss on impairment in accordance with the monthly normalized provision of Bt 700 m. The Bank also set aside additional provision for bad debts, doubtful accounts and loss on impairment of Bt 6,700 m, mainly resulted from non performing loan of SSI and its subsidiary in UK (SSI UK) along with the Bank's total non performing loan, in order to maintain coverage ratio above 100%.

■ Net Income

The Bank and its subsidiaries' pre-provision profit for 3Q2015 was Bt 17,041 m, showing an increase of Bt 1,438 m (9.22%) from 3Q2014. After deducting bad debts, doubtful accounts and loss on impairment, and income tax expenses, the Bank and its subsidiaries' net income was Bt 5,599 m, showing a decrease of Bt 3,911 m (41.13%) from 3Q2014. An equity holder of the Bank was Bt 5,347 m, showing a decrease of Bt 3,908 m (42.23%) from 3Q2014. Income tax expenses was Bt 989 m, showing a decrease of Bt 1,121 m (53.13%) from 3Q2014 due to tax exemption from specific provision setting aside for two customers stated above.

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

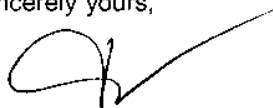
Unit: Million Baht

Consolidated Financial Statement	3Q2015	2Q2015	3Q2014	9M2015	9M2014
Interest Income					
Interbank and money market items	2,727	3,049	3,713	9,275	10,960
Investments and trading transactions	60	106	42	284	129
Investment in debt securities					
Loans ^{1/}	1,368	1,501	1,423	3,725	5,022
Hire purchase and financial lease income	27,900	27,755	25,840	82,656	75,919
	898	932	1,043	2,815	2,978
Others	10	6	5	22	14
Total interest income	32,963	33,349	32,066	98,777	95,022
Interest Expenses					
Deposits	8,124	8,612	7,631	25,897	23,382
Interbank and money market items	644	722	979	1,973	2,412
Contributions to BOT and DPA	2,459	2,522	2,262	7,528	6,850
Debts issued	1,314	1,176	1,691	3,877	4,698
- Debenture	1,209	1,072	1,451	3,485	3,875
- B/E	105	104	240	392	823
Borrowings	7	7	12	21	70
Others	8	2	2	12	3
Total interest expenses	12,556	13,041	12,577	39,308	37,415
Interest Income, Net	20,407	20,308	19,489	59,469	57,607

1/ The Bank newly classified fee from loan from one of KTB's subsidiary, thus some fee from loan in interest income classified as fee income.

Please be advised accordingly.

Sincerely yours,



Vorapak Tanyawong
President

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF FINANCIAL POSITION

AS AT 30 SEPTEMBER, 2015

(Thousand Baht)

	CONSOLIDATED			THE BANK'S		
	FINANCIAL STATEMENTS			FINANCIAL STATEMENTS		
	SEPTEMBER 30, 2015	DECEMBER 31, 2014	JANUARY 1, 2014	SEPTEMBER 30, 2015	DECEMBER 31, 2014	JANUARY 1, 2014
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(BROUGHT FORWARD) (RESTATED)	(UNAUDITED/ UNREVIEWED)	(AUDITED)	(BROUGHT FORWARD)
ASSETS						
CASH	55,408,870	74,769,982	51,148,722	55,311,059	74,585,231	50,687,465
INTERBANK AND MONEY MARKET ITEMS, NET	333,159,226	456,721,172	448,818,118	332,946,737	456,436,877	448,445,334
CLAIMS ON SECURITIES	2,143,500	13,215,000	-	2,143,500	13,215,000	-
DERIVATIVES ASSETS	45,259,944	16,042,974	21,310,251	45,323,654	16,108,055	21,335,305
INVESTMENTS, NET	295,137,559	245,368,861	230,593,981	294,868,499	245,108,718	230,398,733
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	12,921,022	13,126,050	8,179,413	10,664,593	11,463,358	5,369,563
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET						
LOANS TO CUSTOMERS	1,990,367,192	1,960,740,862	1,769,942,098	1,932,164,938	1,900,767,273	1,715,679,231
ACCRUED INTEREST RECEIVABLES	3,245,648	5,190,813	4,647,126	3,252,933	5,202,824	4,775,672
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES	1,993,612,840	1,965,931,675	1,774,589,224	1,935,417,871	1,905,970,097	1,720,454,903
LESS DEFERRED REVENUE	(6,298,548)	(7,744,820)	(7,643,919)	(230,123)	(120,492)	(175,334)
LESS ALLOWANCE FOR DOUBTFUL ACCOUNTS	(93,697,693)	(75,907,427)	(66,170,463)	(85,225,566)	(68,369,680)	(60,847,080)
LESS REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(119,938)	(113,222)	(130,221)	(119,938)	(113,222)	(130,221)
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES	1,893,496,661	1,882,166,206	1,700,644,621	1,849,842,244	1,837,366,703	1,659,302,268
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	2,180,780	1,909,763	3,121,789	2,180,780	1,909,763	3,121,789
PROPERTIES FOR SALE, NET	30,161,282	30,733,269	30,661,019	30,042,916	30,486,612	30,386,602
PREMISES AND EQUIPMENT, NET	26,778,722	28,115,773	27,243,423	21,443,116	21,559,347	21,350,942
OTHER INTANGIBLE ASSETS, NET	4,724,045	4,692,950	4,293,318	1,098,613	905,412	637,399
DEFERRED TAX ASSETS	6,924,540	5,690,072	5,342,779	4,941,413	3,892,134	3,719,681
ACCRUED INCOME	6,160,671	4,637,956	4,374,111	5,952,255	4,429,265	4,092,263
OTHER ASSETS, NET	15,701,367	11,952,542	18,067,773	13,331,320	9,683,916	15,445,545
TOTAL ASSETS	2,730,158,189	2,789,142,570	2,553,799,318	2,670,090,699	2,727,150,391	2,494,292,889
LIABILITIES AND EQUITY						
DEPOSITS	2,072,759,808	2,151,268,250	1,882,862,755	2,074,475,317	2,152,553,446	1,884,261,913
INTERBANK AND MONEY MARKET ITEMS, NET	161,888,933	167,214,934	206,189,265	145,709,757	160,774,651	199,372,480
LIABILITIES PAYABLE ON DEMAND	4,880,246	5,107,990	5,695,007	4,880,246	5,107,990	5,695,007
LIABILITIES TO DELIVER SECURITIES	2,143,500	13,215,000	-	2,143,500	13,215,000	-
DERIVATIVES LIABILITIES	52,109,249	16,245,258	24,544,712	52,111,123	16,245,513	24,544,712
DEBT ISSUED AND BORROWINGS	118,366,783	140,970,903	167,208,853	92,019,427	103,611,501	128,911,083
BANK'S LIABILITIES UNDER ACCEPTANCES	2,180,780	1,909,763	3,121,789	2,180,780	1,909,763	3,121,789
PROVISIONS	14,781,829	14,241,006	14,471,933	13,987,668	13,443,285	13,732,153
DEFERRED TAX LIABILITIES	-	-	182,682	-	-	-
OTHER LIABILITIES	57,969,617	43,102,818	40,334,116	52,691,062	36,436,572	32,478,952
TOTAL LIABILITIES	2,487,080,745	2,553,275,922	2,344,611,112	2,440,198,880	2,503,297,721	2,292,118,089

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

KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION (CONTINUED)
AS AT 30 SEPTEMBER, 2015

(Thousand Baht)

	CONSOLIDATED			THE BANK'S		
	FINANCIAL STATEMENTS			FINANCIAL STATEMENTS		
	SEPTEMBER 30, 2015	DECEMBER 31, 2014	JANUARY 1, 2014	SEPTEMBER 30, 2015	DECEMBER 31, 2014	JANUARY 1, 2014
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(BROUGHT FORWARD) (RESTATED)	(UNAUDITED/ UNREVIEWED)	(AUDITED)	(BROUGHT FORWARD)
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	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	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	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	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	20,833,734	20,833,734
OTHER COMPONENTS OF EQUITY	10,592,259	12,443,158	6,738,638	7,525,010	9,206,832	6,522,303
RETAINED EARNINGS						
APPROPRIATED						
LEGAL RESERVE	7,200,504	7,200,504	7,200,504	7,200,504	7,200,504	7,200,504
UNAPPROPRIATED	128,302,124	119,659,819	99,312,372	122,327,531	114,606,560	95,613,219
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BA	238,933,661	232,142,255	206,090,288	229,891,819	223,852,670	202,174,800
NON-CONTROLLING INTEREST	4,143,783	3,724,393	3,097,918			
TOTAL EQUITY	243,077,444	235,866,648	209,188,206	229,891,819	223,852,670	202,174,800
TOTAL LIABILITIES AND EQUITY	2,730,158,189	2,789,142,570	2,553,799,318	2,670,090,699	2,727,150,391	2,494,292,889

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 COMPREHENSIVE INCOME****FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015****(Thousand Baht)**

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2015	2014	2015	2014
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(UNAUDITED/ REVIEWED)
INTEREST INCOME	32,963,631	32,065,352	29,955,852	29,091,908
INTEREST EXPENSES	12,556,287	12,576,759	12,157,744	12,054,597
INTEREST INCOME, NET	20,407,344	19,488,593	17,798,108	17,037,311
FEES AND SERVICE INCOME	6,297,704	5,143,022	5,231,861	4,204,075
FEES AND SERVICE EXPENSES	709,520	564,424	539,802	416,210
FEES AND SERVICE INCOME, NET	5,588,184	4,578,598	4,692,059	3,787,865
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,688,026	1,136,854	1,692,992	1,189,163
GAINS (LOSSES) ON INVESTMENTS, NET	27,359	11,345	(279,942)	11,345
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	508,700	797,251	-	-
DIVIDEND INCOME	97,832	80,854	2,197,832	930,354
OTHER OPERATING INCOME	956,738	990,217	287,176	360,145
TOTAL OPERATING INCOME	29,274,183	27,083,712	26,388,225	23,316,183
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	6,548,134	6,162,003	5,308,958	4,903,153
DIRECTORS' REMUNERATION	13,772	12,492	8,516	6,670
PREMISES AND EQUIPMENT EXPENSES	2,291,167	2,194,360	1,302,170	1,235,588
TAXES AND DUTIES	1,255,775	1,116,086	1,151,719	1,016,733
OTHERS	2,124,044	1,995,728	2,680,288	2,678,278
TOTAL OTHER OPERATING EXPENSES	12,232,892	11,480,669	10,451,651	9,840,422
BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT	10,452,782	3,982,852	8,800,000	2,100,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	6,588,509	11,620,191	7,136,574	11,375,761
INCOME TAX EXPENSES	989,513	2,110,163	845,406	2,041,168
NET PROFIT	5,598,996	9,510,028	6,291,168	9,334,593

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 COMPREHENSIVE INCOME (CONTINUED)
FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

(Thousand Baht)

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2015	2014	2015	2014
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(UNAUDITED/ REVIEWED)
OTHER COMPREHENSIVE INCOME				
ITEMS THAT MUST BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	(2,054,385)	1,371,078	(2,054,385)	1,371,078
GAINS (LOSSES) ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPER.	(37,576)	14,655	(37,576)	14,655
SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES	141,510	875,263	-	-
RELATED INCOME TAX EXPENSES	410,877	(274,215)	410,877	(274,215)
ITEMS THAT MUST NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	(438,845)	(391)	(354,760)	-
RELATED INCOME TAX EXPENSES	87,769	78	70,952	-
OTHER COMPREHENSIVE INCOME, NET	(1,890,650)	1,986,468	(1,964,892)	1,111,518
TOTAL COMPREHENSIVE INCOME	3,708,346	11,496,496	4,326,276	10,446,111
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	5,346,867	9,255,232	6,291,168	9,334,593
NON-CONTROLLING INTEREST	252,129	254,796		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	3,456,217	11,241,700	4,326,276	10,446,111
NON-CONTROLLING INTEREST	252,129	254,796		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	0.38	0.66	0.45	0.67
DILUTED EARNINGS PER SHARE (BAHT)	0.38	0.66	0.45	0.67

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 COMPREHENSIVE INCOME****FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015****(Thousand Baht)**

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2015	2014	2015	2014
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(UNAUDITED/ REVIEWED)
INTEREST INCOME	98,776,577	95,022,747	89,917,990	86,493,357
INTEREST EXPENSES	39,307,680	37,415,298	38,044,465	35,866,904
INTEREST INCOME, NET	59,468,897	57,607,449	51,873,525	50,626,453
FEES AND SERVICE INCOME	17,796,871	15,440,603	14,689,517	12,694,609
FEES AND SERVICE EXPENSES	2,099,211	1,738,239	1,632,599	1,363,127
FEES AND SERVICE INCOME, NET	15,697,660	13,702,364	13,056,918	11,331,482
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	4,694,829	3,537,077	4,734,613	3,597,958
GAINS (LOSSES) ON INVESTMENTS, NET	632,894	275,146	(165,871)	310,036
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	2,352,954	2,094,676	-	-
DIVIDEND INCOME	350,510	299,839	3,409,630	2,025,218
OTHER OPERATING INCOME	2,711,163	2,874,899	696,522	885,517
TOTAL OPERATING INCOME	85,908,907	80,391,450	73,605,337	68,776,664
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	20,912,473	19,923,065	17,027,256	16,102,410
DIRECTORS' REMUNERATION	100,675	98,193	73,737	71,907
PREMISES AND EQUIPMENT EXPENSES	6,851,029	6,384,181	3,794,539	3,663,579
TAXES AND DUTIES	3,774,653	3,371,167	3,478,785	3,078,074
OTHERS	5,849,789	5,529,402	8,015,041	7,619,087
TOTAL OTHER OPERATING EXPENSES	37,488,619	35,306,008	32,389,358	30,535,057
BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT	21,692,501	13,584,550	16,600,000	8,700,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	26,727,787	31,500,892	24,615,979	29,541,607
INCOME TAX EXPENSES	4,226,005	5,656,205	3,818,007	5,270,188
NET PROFIT	22,501,782	25,844,687	20,797,972	24,271,419

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

(TRANSLATION)

6

KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

STATEMENTS OF COMPREHENSIVE INCOME (CONTINUED)

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2015

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS	FINANCIAL STATEMENTS	FINANCIAL STATEMENTS	FINANCIAL STATEMENTS
	2015 (UNAUDITED/ UNREVIEWED)	2014 (RESTATED)	2015 (UNAUDITED/ UNREVIEWED)	2014 (UNAUDITED/ REVIEWED)
OTHER COMPREHENSIVE INCOME				
ITEMS THAT MUST BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	(2,067,433)	3,749,985	(2,067,433)	3,749,985
LOSSES ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIO	(25,154)	(21,849)	(25,154)	(21,849)
SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES	(169,077)	2,167,608	-	-
RELATED INCOME TAX EXPENSES	413,487	(749,997)	413,487	(749,997)
ITEMS THAT MUST NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS				
CHANGES IN REVALUATION SURPLUS ON ASSETS	(3,403)	-	(3,403)	-
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	(375,414)	(641,609)	(369,019)	(657,904)
RELATED INCOME TAX EXPENSES	75,763	128,322	74,484	131,581
OTHER COMPREHENSIVE INCOME, NET	(2,151,231)	4,632,460	(1,977,038)	2,451,816
TOTAL COMPREHENSIVE INCOME	20,350,551	30,477,147	18,820,934	26,723,235
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	21,724,424	25,172,223	20,797,972	24,271,419
NON-CONTROLLING INTEREST	777,358	672,464		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	19,573,193	29,804,683	18,820,934	26,723,235
NON-CONTROLLING INTEREST	777,358	672,464		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	1.55	1.80	1.49	1.74
DILUTED EARNINGS PER SHARE (BAHT)	1.55	1.80	1.49	1.74

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

(Signed) Vorapak Tanyawong
VORAPAK TANYAWONG
PRESIDENT