



Ref. KTB.FIR. ๑๐4 /2015

Date April 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 ended March 31, 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 ended March 31, 2015. In 2015, it is the first time that the Bank has combined Krungthai Card Pcl. in the preparation of consolidated financial statements in accordance with the definition of control in TFRS 10 Consolidated Financial Statements.

In overall, the economy has been recovering at a slow pace as reflected in flat fiscal and business spending and cautious consumers' consumption. Merchandise exports were also affected by weak demand. The tourism sector slight expansion helped slowly drive economic recovery. The Bank, thus, carefully operates the business and maintains asset quality as well as improves its internal working process to be more competent and ready for business expansion in proper economic situation.

The Bank and its subsidiaries' net profit, equity holders of the Bank, was Bt 7,864 m, showing a decrease of Bt 434 m (5.23%) from the same period last year. The Bank's net interest income equaled Bt 19,338 m, showing an increase of Bt 172 m (0.90%) from 1Q2014. On the contrary, The Bank and its subsidiaries grew up its non interest income (net) for 1Q2015 amounted to Bt 7,684 m, showing an increase of Bt 931 m (13.79%) from 1Q2014. The main drivers were net fee and service income, share of profit (losses) from investments for using equity method, gains (losses) on investments, net and dividend income. The Bank set aside quarterly normalized provision of Bt 2,100 m which increased by Bt 600 m from 1Q2014, given the expansion in the Bank's loan portfolio, and may consider to set aside quarterly additional provision for bad debts, doubtful accounts and loss on

impairment in order to strengthen the Bank's provisioning level regarding the prudent banking practice to prepare for any economic uncertainty in the future. The details are as follows:

### Overall Operating Performance

#### Net Interest Income

The Bank and its subsidiaries' net interest income equaled Bt 19,338 m, showing an increase of Bt 172 m (0.90%) from 1Q2014, due to increasing in interest income from loans and increasing in interest expenses in deposits from fixed deposits campaign at the end of year 2014. Net Interest Margin (NIM) decreased to 2.80% in 1Q2015 from 3.06% in 1Q2014.

#### Non Interest Income, net

The Bank and its subsidiaries' non interest income, net for 1Q2015 was Bt 7,684 m, showing an increase of Bt 931 m (13.79%) from 1Q2014. The main drivers of non-interest income, net were net fee and service income increase of Bt 472 m (10.88%) in response to the expansion of fees and service income, share of profit (losses) from investments for using equity method increase of Bt 363 m (66.00%), gains on investments increase of Bt 193 m (229.76%) from gain on sale of some debt investments and the dividend income increase of Bt 84 m (92.31%). However, the gains on tradings and foreign exchange transactions decreased by Bt 195 m (15.96%).

#### Total Other Operating Expenses

The Bank and its subsidiaries' other operating expenses for 1Q2015 was Bt 13,166 m, showing an increase of Bt 620 m (4.94%) from 1Q2014 mainly from premises and equipment expenses of Bt 257 m (12.68%) and employees' expenses of Bt 238 m (3.12%). Cost-to-Income Ratio for 1Q2015 was 48.72%, showing an increase from 48.40% in 1Q2014.

#### Bad Debts, Doubtful Accounts and Loss on Impairment

In 1Q2015, the Bank and its subsidiaries' set aside Bt 3,724 m provision for bad debts, doubtful accounts and loss on impairment in accordance with the monthly normalized provision of Bt 700 m. The Bank and its subsidiaries' bad debts, doubtful accounts and loss on impairment increased by Bt 713 m (23.68%) from 1Q2014.

#### Net Income

The Bank and its subsidiaries' pre-provision profit for 1Q2015 was Bt 13,856 m, showing an increase of Bt 483 m (3.61%) from 1Q2014. After deducting bad debts, doubtful accounts and loss on impairment, and income tax expenses, the Bank and its subsidiaries' net income was Bt 8,154 m,

showing a decrease of Bt 323 m (3.81%) from 1Q2014. Equity holders of the Bank was Bt 7,864 m, showing a decrease of Bt 434 m (5.23%) from 1Q2014.

#### Financial Positions

##### Loans to Customers

As at March 31, 2015, The Bank and its subsidiaries' total loans (less deferred revenue) were Bt 1,953,988 m which increased by Bt 992 m (0.05%) from December 31, 2014. The increase of loans came from private and retail sectors.

##### Non Performing Loans (NPLs)

As at March 31, 2015, the Bank and its subsidiaries' NPLs was Bt 68,057 m, increased by Bt 10,568 m (18.38%) from December 31, 2014. NPLs ratio (gross) was 2.82% and NPLs ratio (net) was 1.52%. The increase in NPLs derived mainly from small SME and retail customers in response to their sensitivities to economy and the rising household debt level. The Bank had its policy to frequently review customer's status and continuously maintain the coverage ratio at the appropriate level of 115.81% as at March 31, 2015.

##### Liabilities

As at March 31, 2015, the Bank and its subsidiaries' deposits were Bt 2,196,566 m, increased by Bt 45,298 m (2.11%) from December 31, 2014 mainly from an increase of savings account. The Bank's net interbank and money market items were Bt 190,170 m, increased by Bt 28,155 m (17.38%). Debts issued and borrowings were Bt 122,453 m, decreased by Bt 23,718 m (16.23%) as a result of the maturity of short term debenture and the bill of exchange. Moreover, the bank early redeemed subordinated notes in amount of Bt 10,400 m. The Bank and its subsidiaries' total liabilities were Bt 2,648,540 m, increased by Bt 95,264 m (3.73%) from December 31, 2014.

##### Statutory Capital Fund

As at March 31, 2015, Common Equity Tier 1 capital was Bt 200,370 m (10.38% of its risk-weighted assets (RWA)), Tier 1 capital was Bt 207,816 m (10.77% of its RWA). Total capital was Bt 273,044 m (14.15% of its RWA). The calculation was in line with BOT's regulations regarding Basel III compliance. However, total capital ratio decreased from 14.85% as at December 31, 2014. The Bank early redeemed the subordinated notes in total amount of Bt 10,400 m since it was no longer counted as capital resulting to some reduction of Tier 2 capital.

If the Bank and its subsidiaries' calculates net profit less dividend of 1Q2015 and December 2014 as capital, Common Equity Tier 1 capital ratio, Tier I Capital ratio and Total Capital ratio would have been 10.98%, 11.36% and 14.74%, respectively.

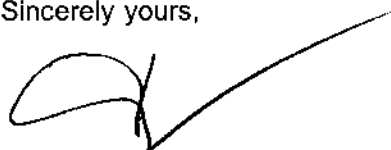
The following table shows the detail of Interest Income & Interest Expenses for Statements of Comprehensive Income.

Unit: Million Baht

| Consolidated Financial Statement         | 1Q2015 | 1Q2014 | %       |
|------------------------------------------|--------|--------|---------|
| Interest Income                          |        |        |         |
| Interbank and money market items         | 3,497  | 3,604  | (2.97)  |
| Investments and trading transactions     | 119    | 51     | 133.33  |
| Investment in debt securities            | 856    | 1,824  | (53.07) |
| Loans                                    | 27,587 | 25,288 | 9.09    |
| Hire purchase and financial lease income | 984    | 934    | 5.35    |
| Others                                   | 5      | 4      | 25.00   |
| Total interest income                    | 33,048 | 31,705 | 4.24    |
| Interest Expenses                        |        |        |         |
| Deposits                                 | 9,162  | 7,965  | 15.03   |
| Interbank and money market items         | 545    | 605    | (9.92)  |
| Contributions to BOT and DPA             | 2,546  | 2,282  | 11.57   |
| Debts issued                             | 1,387  | 1,588  | (12.66) |
| - Debenture                              | 1,204  | 1,270  | (5.20)  |
| - B/E                                    | 183    | 318    | (42.45) |
| Borrowings                               | 68     | 99     | (31.31) |
| Others                                   | 2      | -      | N.A.    |
| Total interest expenses                  | 13,710 | 12,539 | 9.34    |
| Interest Income, Net                     | 19,338 | 19,166 | 0.90    |

Please be advised accordingly.

Sincerely yours,



Vorapak Tanyawong

President

**KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES**  
**STATEMENTS OF FINANCIAL POSITION**  
**AS AT 31 MARCH, 2015**

(Thousand Baht)

|                                                                | <b>CONSOLIDATED</b>         |                          |                                | <b>THE BANK'S</b>           |                          |                                |
|----------------------------------------------------------------|-----------------------------|--------------------------|--------------------------------|-----------------------------|--------------------------|--------------------------------|
|                                                                | <b>FINANCIAL STATEMENTS</b> |                          |                                | <b>FINANCIAL STATEMENTS</b> |                          |                                |
|                                                                | <b>MARCH 31, 2015</b>       | <b>DECEMBER 31, 2014</b> | <b>JANUARY 1, 2014</b>         | <b>MARCH 31, 2015</b>       | <b>DECEMBER 31, 2014</b> | <b>JANUARY 1, 2014</b>         |
|                                                                | (UNAUDITED/<br>UNREVIEWED)  | (RESTATEd)               | (BROUGHT FORWARD/<br>RESTATEd) | (UNAUDITED/<br>UNREVIEWED)  | (RESTATEd)               | (BROUGHT FORWARD/<br>RESTATEd) |
| <b>ASSETS</b>                                                  |                             |                          |                                |                             |                          |                                |
| CASH                                                           | 48,067,361                  | 74,769,982               | 51,148,722                     | 47,955,948                  | 74,585,231               | 50,687,466                     |
| INTERBANK AND MONEY MARKET ITEMS, NET                          | 522,671,379                 | 456,721,172              | 448,818,118                    | 522,355,036                 | 456,436,877              | 448,445,334                    |
| CLAIMS ON SECURITIES                                           | 47,205,400                  | 13,215,000               | -                              | 47,205,400                  | 13,215,000               | -                              |
| DERIVATIVES ASSETS                                             | 15,576,322                  | 16,042,974               | 21,310,251                     | 15,657,046                  | 16,108,055               | 21,335,306                     |
| INVESTMENTS, NET                                               | 279,270,620                 | 245,368,861              | 230,593,981                    | 279,010,538                 | 245,108,718              | 230,398,733                    |
| INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET                | 14,565,974                  | 13,126,050               | 8,179,413                      | 11,463,358                  | 11,463,358               | 5,369,563                      |
| LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET       |                             |                          |                                |                             |                          |                                |
| LOANS TO CUSTOMERS                                             | 1,961,092,483               | 1,960,740,862            | 1,769,942,098                  | 1,905,075,373               | 1,900,767,273            | 1,715,679,231                  |
| ACCRUED INTEREST RECEIVABLES                                   | 4,293,823                   | 5,601,019                | 5,018,384                      | 3,889,321                   | 5,202,824                | 4,775,672                      |
| TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES      | 1,965,386,306               | 1,966,341,881            | 1,774,960,482                  | 1,908,964,694               | 1,905,970,097            | 1,720,454,903                  |
| <u>LESS</u> DEFERRED REVENUE                                   | (7,104,017)                 | (7,744,820)              | (7,643,919)                    | (97,834)                    | (120,492)                | (175,334)                      |
| <u>LESS</u> ALLOWANCE FOR DOUBTFUL ACCOUNTS                    | (78,623,239)                | (75,907,427)             | (66,170,463)                   | (70,818,028)                | (68,369,680)             | (60,847,080)                   |
| <u>LESS</u> REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING       | (193,710)                   | (113,222)                | (130,221)                      | (193,710)                   | (113,222)                | (130,221)                      |
| TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET | 1,879,465,340               | 1,882,576,412            | 1,701,015,879                  | 1,837,855,122               | 1,837,366,703            | 1,659,302,268                  |
| CUSTOMERS' LIABILITIES UNDER ACCEPTANCES                       | 1,643,684                   | 1,909,763                | 3,121,789                      | 1,643,684                   | 1,909,763                | 3,121,789                      |
| PROPERTIES FOR SALE, NET                                       | 29,668,047                  | 30,733,269               | 30,661,019                     | 29,392,638                  | 30,486,612               | 30,386,602                     |
| PREMISES AND EQUIPMENT, NET                                    | 27,708,084                  | 28,115,773               | 27,243,423                     | 21,573,668                  | 21,559,347               | 21,350,942                     |
| OTHER INTANGIBLE ASSETS, NET                                   | 4,647,986                   | 4,692,950                | 4,293,318                      | 918,239                     | 905,412                  | 637,399                        |
| DEFERRED TAX ASSETS                                            | 5,841,072                   | 5,690,072                | 5,342,779                      | 3,992,035                   | 3,892,134                | 3,719,681                      |
| ACCRUED INCOME                                                 | 6,082,553                   | 4,637,956                | 4,374,111                      | 5,909,260                   | 4,429,265                | 4,092,263                      |
| OTHER ASSETS, NET                                              | 10,137,653                  | 11,542,336               | 17,696,515                     | 7,962,700                   | 9,683,916                | 15,445,544                     |
| TOTAL ASSETS                                                   | 2,892,551,475               | 2,789,142,570            | 2,553,799,318                  | 2,832,894,672               | 2,727,150,391            | 2,494,292,890                  |
| <b>LIABILITIES AND EQUITY</b>                                  |                             |                          |                                |                             |                          |                                |
| DEPOSITS                                                       | 2,196,566,388               | 2,151,268,250            | 1,882,862,755                  | 2,197,744,451               | 2,152,553,446            | 1,884,261,914                  |
| INTERBANK AND MONEY MARKET ITEMS, NET                          | 190,169,419                 | 162,014,934              | 200,989,265                    | 189,002,523                 | 160,774,651              | 199,372,481                    |
| LIABILITIES PAYABLE ON DEMAND                                  | 6,402,382                   | 5,107,990                | 5,695,007                      | 6,402,382                   | 5,107,990                | 5,695,007                      |
| LIABILITIES TO DELIVER SECURITIES                              | 47,205,400                  | 13,215,000               | -                              | 47,205,400                  | 13,215,000               | -                              |
| DERIVATIVES LIABILITIES                                        | 15,778,913                  | 16,245,258               | 24,544,712                     | 15,778,913                  | 16,245,513               | 24,544,712                     |
| DEBT ISSUED AND BORROWINGS                                     | 122,453,105                 | 146,170,903              | 172,408,853                    | 82,900,747                  | 103,611,501              | 128,911,083                    |
| BANK'S LIABILITIES UNDER ACCEPTANCES                           | 1,643,684                   | 1,909,763                | 3,121,789                      | 1,643,684                   | 1,909,763                | 3,121,789                      |
| PROVISIONS                                                     | 14,369,797                  | 14,241,006               | 14,471,933                     | 13,540,901                  | 13,443,285               | 13,732,153                     |
| DEFERRED TAX LIABILITIES                                       | -                           | -                        | 182,682                        | -                           | -                        | -                              |
| OTHER LIABILITIES                                              | 53,951,112                  | 43,102,818               | 40,334,116                     | 47,909,249                  | 36,436,572               | 32,478,951                     |
| TOTAL LIABILITIES                                              | 2,648,540,200               | 2,553,275,922            | 2,344,611,112                  | 2,602,128,250               | 2,503,297,721            | 2,292,118,090                  |

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 31 MARCH, 2015**

(Thousand Baht)

|                                                         | <b>CONSOLIDATED</b>         |                          |                                 | <b>THE BANK'S</b>           |                          |                                 |
|---------------------------------------------------------|-----------------------------|--------------------------|---------------------------------|-----------------------------|--------------------------|---------------------------------|
|                                                         | <b>FINANCIAL STATEMENTS</b> |                          |                                 | <b>FINANCIAL STATEMENTS</b> |                          |                                 |
|                                                         | <b>MARCH 31, 2015</b>       | <b>DECEMBER 31, 2014</b> | <b>JANUARY 1, 2014</b>          | <b>MARCH 31, 2015</b>       | <b>DECEMBER 31, 2014</b> | <b>JANUARY 1, 2014</b>          |
|                                                         | (UNAUDITED/<br>UNREVIEWED)  | (RESTATED)               | (BROUGHT FORWARD)<br>(RESTATED) | (UNAUDITED/<br>UNREVIEWED)  | (RESTATED)               | (BROUGHT FORWARD)<br>(RESTATED) |
| <b>LIABILITIES AND EQUITY (CONTINUED)</b>               |                             |                          |                                 |                             |                          |                                 |
| <b>EQUITY</b>                                           |                             |                          |                                 |                             |                          |                                 |
| <b>SHARE CAPITAL</b>                                    |                             |                          |                                 |                             |                          |                                 |
| <b>AUTHORIZED SHARE CAPITAL</b>                         |                             |                          |                                 |                             |                          |                                 |
| 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                      |
| <b>ISSUED AND PAID-UP SHARE CAPITAL</b>                 |                             |                          |                                 |                             |                          |                                 |
| 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                      |
| <b>PREMIUM ON SHARE CAPITAL</b>                         |                             |                          |                                 |                             |                          |                                 |
| 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                              | 12,924,443                  | 12,443,158               | 6,738,638                       | 9,161,326                   | 9,206,832                | 6,522,303                       |
| <b>RETAINED EARNINGS</b>                                |                             |                          |                                 |                             |                          |                                 |
| <b>APPROPRIATED</b>                                     |                             |                          |                                 |                             |                          |                                 |
| LEGAL RESERVE                                           | 7,200,504                   | 7,200,504                | 7,200,504                       | 7,200,504                   | 7,200,504                | 7,200,504                       |
| UNAPPROPRIATED                                          | 127,391,276                 | 119,659,819              | 99,312,372                      | 121,565,818                 | 114,606,560              | 95,613,219                      |
| TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK | 240,354,997                 | 232,142,255              | 206,090,288                     | 230,766,422                 | 223,852,670              | 202,174,800                     |
| NON-CONTROLLING INTEREST                                | 3,656,278                   | 3,724,393                | 3,097,918                       |                             |                          |                                 |
| TOTAL EQUITY                                            | 244,011,275                 | 235,866,648              | 209,188,206                     | 230,766,422                 | 223,852,670              | 202,174,800                     |
| TOTAL LIABILITIES AND EQUITY                            | 2,892,551,475               | 2,789,142,570            | 2,553,799,318                   | 2,832,894,672               | 2,727,150,391            | 2,494,292,890                   |

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

(Signed) **Vorapak Tanyawong**  
**VORAPAK TANYAWONG**  
**PRESIDENT**

**KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES**  
**STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2015**

|                                                          | (Thousand Baht)            |            |                            |                          |
|----------------------------------------------------------|----------------------------|------------|----------------------------|--------------------------|
|                                                          | CONSOLIDATED               |            | THE BANK'S                 |                          |
|                                                          | FINANCIAL STATEMENTS       |            | FINANCIAL STATEMENTS       |                          |
|                                                          | 2015                       | 2014       | 2015                       | 2014                     |
|                                                          | (UNAUDITED/<br>UNREVIEWED) | (RESTATED) | (UNAUDITED/<br>UNREVIEWED) | (UNAUDITED/<br>REVIEWED) |
| INTEREST INCOME                                          | 33,048,487                 | 31,704,920 | 29,565,537                 | 28,545,579               |
| INTEREST EXPENSES                                        | 13,710,011                 | 12,538,789 | 13,274,988                 | 12,038,970               |
| INTEREST INCOME, NET                                     | 19,338,476                 | 19,166,131 | 16,290,549                 | 16,506,609               |
| FEES AND SERVICE INCOME                                  | 5,471,715                  | 4,919,012  | 4,563,133                  | 4,126,186                |
| FEES AND SERVICE EXPENSES                                | 659,759                    | 579,485    | 506,477                    | 457,112                  |
| FEES AND SERVICE INCOME, NET                             | 4,811,956                  | 4,339,527  | 4,056,656                  | 3,669,074                |
| GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET | 1,026,777                  | 1,222,067  | 1,120,924                  | 1,230,557                |
| GAINS ON INVESTMENTS, NET                                | 277,356                    | 84,365     | 277,356                    | 84,365                   |
| SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD | 913,020                    | 550,216    | -                          | -                        |
| DIVIDEND INCOME                                          | 175,079                    | 90,813     | 525,704                    | 345,813                  |
| OTHER OPERATING INCOME                                   | 479,694                    | 466,281    | 306,491                    | 199,675                  |
| TOTAL OPERATING INCOME                                   | 27,022,358                 | 25,919,400 | 22,577,680                 | 22,036,093               |
| OTHER OPERATING EXPENSES                                 |                            |            |                            |                          |
| EMPLOYEES' EXPENSES                                      | 7,872,517                  | 7,634,076  | 6,459,790                  | 6,344,649                |
| DIRECTORS' REMUNERATION                                  | 13,520                     | 14,387     | 7,918                      | 8,610                    |
| PREMISES AND EQUIPMENT EXPENSES                          | 2,283,720                  | 2,027,143  | 1,236,632                  | 1,177,203                |
| TAXES AND DUTIES                                         | 1,260,920                  | 1,148,804  | 1,165,183                  | 1,053,217                |
| OTHERS                                                   | 1,735,330                  | 1,721,442  | 2,610,905                  | 2,438,566                |
| TOTAL OTHER OPERATING EXPENSES                           | 13,166,007                 | 12,545,852 | 11,480,428                 | 11,022,245               |
| BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT      | 3,724,416                  | 3,011,514  | 2,100,000                  | 1,500,000                |
| OPERATING PROFIT BEFORE INCOME TAX EXPENSES              | 10,131,935                 | 10,362,034 | 8,997,252                  | 9,513,848                |
| INCOME TAX EXPENSES                                      | 1,977,599                  | 1,884,913  | 1,840,461                  | 1,720,000                |
| NET PROFIT                                               | 8,154,336                  | 8,477,121  | 7,156,791                  | 7,793,848                |

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

(TRANSLATION)

4

**KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES**  
**STATEMENTS OF COMPREHENSIVE INCOME (CONTINUED)**  
**FOR THE THREE-MONTH PERIOD ENDED MARCH 31, 2015**

|                                                                                | (Thousand Baht)            |            |                            |                          |
|--------------------------------------------------------------------------------|----------------------------|------------|----------------------------|--------------------------|
|                                                                                | CONSOLIDATED               |            | THE BANK'S                 |                          |
|                                                                                | FINANCIAL STATEMENTS       |            | FINANCIAL STATEMENTS       |                          |
|                                                                                | 2015                       | 2014       | 2015                       | 2014                     |
|                                                                                | (UNAUDITED/<br>UNREVIEWED) | (RESTATED) | (UNAUDITED/<br>UNREVIEWED) | (UNAUDITED/<br>REVIEWED) |
| OTHER COMPREHENSIVE INCOME                                                     |                            |            |                            |                          |
| GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS                   | (48,992)                   | 824,091    | (48,992)                   | 824,091                  |
| LOSSES ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS | (6,313)                    | (29,397)   | (6,313)                    | (29,397)                 |
| ACTUARIAL GAINS (LOSSES) ON DEFINED BENEFIT PLANS                              | 163                        | (392)      | -                          | -                        |
| SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES                            | 526,791                    | 776,889    | -                          | -                        |
| INCOME TAX RELATING TO COMPONENTS OF OTHER COMPREHENSIVE INCOME                | 9,766                      | (164,740)  | 9,799                      | (164,818)                |
| OTHER COMPREHENSIVE INCOME, NET                                                | 481,415                    | 1,406,451  | (45,506)                   | 629,876                  |
| TOTAL COMPREHENSIVE INCOME                                                     | 8,635,751                  | 9,883,572  | 7,111,285                  | 8,423,724                |
| NET PROFIT ATTRIBUTABLE                                                        |                            |            |                            |                          |
| EQUITY HOLDERS OF THE BANK                                                     | 7,864,034                  | 8,297,609  | 7,156,791                  | 7,793,848                |
| NON-CONTROLLING INTEREST                                                       | 290,302                    | 179,512    |                            |                          |
| TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE                                        |                            |            |                            |                          |
| EQUITY HOLDERS OF THE BANK                                                     | 8,345,449                  | 9,704,060  | 7,111,285                  | 8,423,724                |
| NON-CONTROLLING INTEREST                                                       | 290,302                    | 179,512    |                            |                          |
| EARNINGS PER SHARE OF PARENT COMPANY                                           |                            |            |                            |                          |
| BASIC EARNINGS PER SHARE (BAHT)                                                | 0.56                       | 0.59       | 0.51                       | 0.56                     |
| DILUTED EARNINGS PER SHARE (BAHT)                                              | 0.56                       | 0.59       | 0.51                       | 0.56                     |

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

**(Signed) Vorapak Tanyawong**  
**VORAPAK TANYAWONG**  
**PRESIDENT**