



Ref. KTB.FIR. 1817 /2014

Date July 22 , 2014

Singapore Exchange Securities Trading Limited
2 Shenton Way
#19-00 SGX Centre 1
Singapore 068804
Attn: Market Control Department

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 and the six-month period ended June 30, 2014 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 ended June 30, 2014.

For the first half of 2014, the Bank and its subsidiaries' (the Bank) net profit was Bt 15,837 m, showing an increase of Bt 710 m (4.69%) from the same period last year. The Bank's core revenue came from net interest income and net fee and service income which grew up continuously. In 2Q2014, the Bank has determined to increase its monthly provision for doubtful accounts from Bt 500 m to Bt 700 m in order to provide an appropriate allowance for doubtful accounts given the increase in the Bank's loan portfolio. The Bank also set aside additional provision for bad debts, doubtful accounts and loss on impairment of Bt 3,000 m. As a result, the Bank's total provision expenses for bad debts, doubtful accounts and loss on impairment were Bt 7,141 m, increased by Bt 1,376 m (23.87%) from the same period last year. The coverage ratio increased from 109.47% at the end of 2013 to 113.06% which was well above provisioning level according to relevant regulatory requirements.

The Bank has changed its accounting policy regarding the actuarial realized gains and losses for Thai Accounting Standards 19 on Employee Benefits. As a result, such actuarial gains and losses will be realized immediately in the Bank's other comprehensive income (owner's equity) in conformity with the International Accounting Standards.

Krung Thai Bank was the first Thai bank who successfully issued Basel III-compliant Tier 2 subordinated notes to foreign investors in amount of USD 700 m. This issuance will increase the Bank's tier 2 capital and increase capital ratio to 14.80%. The Bank believes its capital fund is strong and enables the Bank to expand the business as planned.

In June, The Bank has received the resignation letter of Chairman and 5 Directors. On 26 June 2014, the Board of Directors' Meeting has passed the resolution to appoint Mr. Areepong Bhoocha-oom to be Chairman of the Board of Directors replacing Mr. Voravidh

Champeeratana who resigned. This was effective from 27 June 2014 and has been already approved by the Bank of Thailand. The Director members are able to hold the meeting as usual. The resignations of the Directors will be no impact on the Bank's day to day operation.

For 2Q2014, the Bank and its subsidiaries' net profit was Bt 7,540 m, showing an increase of Bt 1,026 m (15.75%) from 2Q2013. This means that the operational result continues to grow. The details are as follows:

Performance Overview

Net Interest Income

The Bank's net interest income equaled Bt 17,525 m, showing an increase of Bt 1,821 m (11.60%) from 2Q2013, due to the loan expansion. Net Interest Margin (NIM) increased from 2.72% in 2Q2013 to 2.84% in 2Q2014.

Non Interest Income, net

The Bank's non-interest income (net) for 2Q2014 was Bt 7,218 m, showing an increase of Bt 1,430 m (24.71%) from 2Q2013. The main drivers of non-interest income (net) were the increase in Gains on investments of Bt 1,071 m (120.07%) because of the booking of revaluation deficit on some investments in 2Q2013. The dividend income increased Bt 64 m (100.00%), mainly due to dividends received from the Bank's subsidiaries. In addition, the Bank's main transaction, gains on tradings and foreign exchange transactions increased of Bt 75 m (7.35%). However, net fee and service income decreased by Bt 44 m (1.05%) in accordance with the slowdown in economy.

Total Other Operating Expenses

The Bank's other operating expenses for 2Q2014 was Bt 10,296 m, showing an increase of Bt 1,125 m (12.27%) from 2Q2013 mainly due to the increase in personnel expenses. Cost-to-Income Ratio for 2Q2014 was 42.45%, showing a decrease from 44.60% in 2Q2013.

Bad Debts, Doubtful Accounts and Loss on Impairment

In 2Q2014, the Bank has changed its monthly provision for doubtful accounts from Bt 500 m to Bt 700 m as stated above. Also, the Bank set aside additional provision for bad debts, doubtful accounts and loss on impairment of Bt 3,000 m for 2Q2014. The Bank's total provision expenses for bad debts, doubtful accounts and loss on impairment were Bt 5,365 m, increased by Bt 1,219 m (29.40%) from the same period last year. The Bank continuously provided additional provision for bad debts, doubtful accounts and loss on impairment to build up the Bank's provisioning level.

Net Income

The Bank's operating profit before bad debts, doubtful accounts and loss on impairment, and income tax expense for 2Q2014 was Bt 14,447 m, increased by Bt 2,126 m (17.26%) from 2Q2013. The Bank's net income was Bt 7,540 m, showing an increase of Bt 1,026 m (15.75%) from 2Q2013.

Financial Positions

Loans to Customers

As at June 30, 2014, the Bank's total loans (less deferred revenue) were Bt 1,810,053 m which increased by Bt 98,963 m (5.78%) from end of year 2013. The increase of loan was attributed from all sectors.

Non Performing Loans (NPLs)

The Bank's NPLs as at June 30, 2014 was Bt 62,043 m, increased by Bt 5,585 m (9.89%) from December 31, 2013. NPLs ratio (gross) was 2.91% and NPLs ratio (net) was 1.60% as at June 30, 2014. The increase in NPLs derived mainly from small SME and some retail customers in response to the slowdown in Thai economy and the rising household debt level. This number was in the same level as the Bank's NPLs in 1Q2014. Nonetheless, the Bank had its policy to frequently review customer's status. The Bank's coverage ratio equaled 113.06%.

Liabilities

As at June 30, 2014, the Bank's deposits were Bt 1,867,456 m, decreased by Bt 16,325 m (0.87%) from December 31, 2013 due to the decrease of demand deposits. The Bank's net interbank and money market items were Bt 210,272 m, increased by Bt 9,283 m (4.62%). Debts issued and borrowings were Bt 124,574 m, decreased by Bt 8,426 m (6.34%) because of the maturity of some B/E. However, the Bank issued Basel III-compliant Tier 2 subordinated notes in amount of USD 700 m to replace the redemption of subordinated notes on its callable date in amount of Bt 21,000 m in 1Q2014. The Bank's total liabilities were Bt 2,276,167 m, decreased by Bt 32,513 m (1.41%) from December 31, 2013.

Equity

The total equity as at June 30, 2014 was Bt 212,284 m, showing an increase of Bt 6,194 m or 3.01% from December 31, 2013. The change in accounting policy for Thai Accounting Standards 19 on Employee Benefits. As a result, such actuarial gains and losses will be realized immediately in the Bank's other comprehensive income.

Statutory Capital Fund

As at June 30, 2014, Common Equity Tier 1 capital was Bt 186,056 m (9.74% of its risk-weighted assets (RWA)), Tier 1 capital was Bt 194,566 m (10.18% of its RWA). Total capital was Bt 260,274 m (13.62% of its RWA). The calculation was in line with BOT's regulations regarding Basel III compliance. However, total capital ratio decreased from 14.79% as at December 31, 2013 because of the redemption of subordinated notes in amount of Bt 21,000 m, resulted in some reduction of Tier 2 capital in accordance with the BOT's guideline.

If the Bank calculates net profit of the first half of 2014 and Basel III-compliant Tier 2 subordinated notes sold in amount of USD 700 m as capital, Common Equity Tier 1 capital ratio, Tier I Capital ratio and Total Capital ratio will be 10.52%, 10.96% and 15.58% respectively.

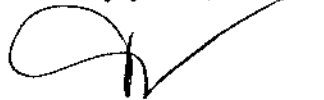
The following table shows the detail of Interest Income & Interest Expense for Statements of Comprehensive Income.

Unit: Million Baht

Consolidated Financial Statement	2Q2014	1Q2014	2Q2013
Interest Income			
Interbank and money market items	3,641	3,607	3,353
Investments and trading transactions	35	51	66
Investment in debt securities	1,775	1,824	1,589
Loans	22,930	22,507	21,424
Hire purchase and financial lease income	1,002	933	700
Others	5	4	5
Total interest income	29,388	28,926	27,137
Interest Expenses			
Deposits	7,788	7,965	6,881
Interbank and money market items	707	606	943
Contributions to Deposit Protection Agency & FIDF	2,306	2,282	2,034
Debts issued & Borrowings			
- Subordinated notes	843	957	1,062
- Others	203	264	494
Borrowings	15	32	18
Others	1	1	1
Total interest expenses	11,863	12,107	11,433
Interest Income, Net	17,525	16,819	15,704

Please be advised accordingly.

Sincerely yours,



(Mr. Vorapak Tanyawong)
President

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT JUNE 30, 2014

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	JUNE 30, 2014	DECEMBER 31, 2013	JUNE 30, 2014	DECEMBER 31, 2013
	(UNAUDITED)	(AUDITED)	(UNAUDITED)	(AUDITED)
(Thousand Baht)				
ASSETS				
CASH	44,419,069	50,689,508	44,416,867	50,687,465
INTERBANK AND MONEY MARKET ITEMS, NET	346,149,503	448,572,228	346,034,988	448,445,334
CLAIMS ON SECURITIES	204,400	-	204,400	-
DERIVATIVES ASSETS	10,935,248	21,310,251	11,038,748	21,335,305
INVESTMENTS, NET	239,416,607	230,573,088	239,247,567	230,398,733
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	13,815,464	11,209,982	10,563,358	5,369,563
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
LOANS TO CUSTOMERS	1,818,701,929	1,718,734,183	1,805,981,707	1,715,679,231
ACCRUED INTEREST RECEIVABLES	3,193,968	4,647,126	3,200,047	4,775,672
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES	1,821,895,897	1,723,381,309	1,809,181,754	1,720,454,903
LESS DEFERRED REVENUE	(8,648,492)	(7,643,919)	(245,190)	(175,334)
LESS ALLOWANCE FOR DOUBTFUL ACCOUNTS	(69,888,398)	(61,676,632)	(68,673,488)	(60,847,080)
LESS REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(257,468)	(130,221)	(257,468)	(130,221)
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	1,743,101,539	1,653,930,537	1,740,005,608	1,659,302,268
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	3,333,942	3,121,789	3,333,942	3,121,789
PROPERTIES FOR SALE, NET	29,442,853	30,661,019	29,143,061	30,386,602
PREMISES AND EQUIPMENT, NET	27,142,079	26,798,824	21,370,199	21,350,942
OTHER INTANGIBLE ASSETS, NET	4,067,111	3,848,182	749,592	637,399
DEFERRED TAX ASSETS	3,899,995	3,876,024	3,773,758	3,719,681
ACCRUED INCOME	4,598,404	4,374,111	4,363,467	4,092,263
OTHER ASSETS, NET	17,924,711	25,805,007	15,557,138	23,383,397
TOTAL ASSETS	2,488,450,925	2,514,770,550	2,469,802,693	2,502,230,741
LIABILITIES AND EQUITY				
DEPOSITS	1,867,456,089	1,883,781,168	1,868,278,514	1,884,261,913
INTERBANK AND MONEY MARKET ITEMS, NET	210,271,416	200,989,265	208,801,639	199,372,480
LIABILITIES PAYABLE ON DEMAND	5,250,941	5,695,007	5,250,941	5,695,007
LIABILITIES TO DELIVER SECURITIES	204,400	-	204,400	-
DERIVATIVES LIABILITIES	9,983,046	24,544,712	9,983,046	24,544,712
DEBT ISSUED AND BORROWINGS	124,573,678	133,000,654	114,892,118	128,911,083
BANK'S LIABILITIES UNDER ACCEPTANCES	3,333,942	3,121,789	3,333,942	3,121,789
PROVISIONS	14,424,216	14,345,933	13,783,111	13,732,153
DEFERRED TAX LIABILITIES	115,553	182,682	-	-
OTHER LIABILITIES	40,553,363	43,019,051	39,127,682	40,416,804
TOTAL LIABILITIES	2,276,166,644	2,308,680,261	2,263,655,393	2,300,055,941

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 JUNE 30, 2014

(Thousand Baht)

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	JUNE 30, 2014	DECEMBER 31, 2013	JUNE 30, 2014	DECEMBER 31, 2013
	(UNAUDITED)	(AUDITED)	(UNAUDITED)	(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	9,926,495	6,738,638	8,388,924	6,522,303
RETAINED EARNINGS				
APPROPRIATED				
LEGAL RESERVE	7,200,504	7,200,504	7,200,504	7,200,504
UNAPPROPRIATED	102,318,500	99,312,372	97,719,098	95,613,219
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	212,284,273	206,090,288	206,147,300	202,174,800
NON-CONTROLLING INTEREST	8	1		
TOTAL EQUITY	212,284,281	206,090,289	206,147,300	202,174,800
TOTAL LIABILITIES AND EQUITY	2,488,450,925	2,514,770,550	2,469,802,693	2,502,230,741

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

(Signed) Vorapak Tanyawong
(MR. 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 JUNE 30, 2014

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014	2013	2014	2013
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(RESTATED)
INTEREST INCOME	29,387,922	27,137,178	28,855,870	27,026,559
INTEREST EXPENSES	11,863,008	11,433,369	11,773,337	11,407,820
INTEREST INCOME, NET	17,524,914	15,703,809	17,082,533	15,618,739
FEES AND SERVICE INCOME	4,572,144	4,554,954	4,364,348	4,347,578
FEES AND SERVICE EXPENSES	442,508	380,766	489,805	440,148
FEES AND SERVICE INCOME, NET	4,129,636	4,174,188	3,874,543	3,907,430
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,095,674	1,020,748	1,178,238	1,021,779
GAINS (LOSSES) ON INVESTMENTS, NET	179,436	(892,104)	214,326	(892,594)
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	969,207	798,443	-	-
DIVIDEND INCOME	128,172	63,931	749,051	269,052
OTHER OPERATING INCOME	716,051	622,754	409,716	361,736
TOTAL OPERATING INCOME	24,743,090	21,491,769	23,508,407	20,286,142
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	5,666,080	5,133,646	4,854,608	4,400,341
DIRECTORS' REMUNERATION	65,220	59,729	56,627	52,280
PREMISES AND EQUIPMENT EXPENSES	1,987,654	1,843,315	1,250,788	1,228,779
TAXES AND DUTIES	1,019,072	933,831	1,008,124	922,924
OTHERS	1,557,919	1,200,062	2,586,263	2,157,308
TOTAL OTHER OPERATING EXPENSES	10,295,945	9,170,583	9,756,410	8,761,632
BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT	5,364,851	4,145,861	5,100,000	4,000,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	9,082,294	8,175,325	8,651,997	7,524,510
INCOME TAX EXPENSES	1,542,508	1,661,482	1,509,020	1,616,530
NET PROFIT	7,539,786	6,513,843	7,142,977	5,907,980

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 JUNE 30, 2014

			(Thousand Baht)	
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014 (UNAUDITED/ UNREVIEWED)	2013 (RESTATED)	2014 (UNAUDITED/ UNREVIEWED)	2013 (RESTATED)
OTHER COMPREHENSIVE INCOME				
GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	1,554,815	(385,144)	1,554,815	(385,144)
GAINS (LOSSES) ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS	(7,107)	44,037	(7,107)	44,037
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	(657,904)	(83,163)	(657,904)	(82,646)
SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES	544,347	(1,043,475)	-	-
INCOME TAX RELATING TO COMPONENTS OF OTHER COMPREHENSIVE INCOME	(179,383)	92,640	(179,383)	92,537
OTHER COMPREHENSIVE INCOME, NET	1,254,768	(1,375,105)	710,421	(331,216)
TOTAL COMPREHENSIVE INCOME	8,794,554	5,138,738	7,853,398	5,576,764
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	7,539,779	6,513,843	7,142,977	5,907,980
NON-CONTROLLING INTEREST	7	-		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	8,794,547	5,138,738	7,853,398	5,576,764
NON-CONTROLLING INTEREST	7	-		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	0.54	0.47	0.51	0.42
DILUTED EARNINGS PER SHARE (BAHT)	0.54	0.47	0.51	0.42

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

(Signed) Vorapak Tanyawong
(MR. VORAPAK TANYAWONG)
PRESIDENT

(TRANSLATION)

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KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE SIX-MONTH PERIOD ENDED JUNE 30, 2014

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014 (UNAUDITED)	2013 (RESTATED)	2014 (UNAUDITED)	2013 (RESTATED)
INTEREST INCOME	58,314,011	53,367,444	57,401,449	53,054,811
INTEREST EXPENSES	23,969,510	22,639,611	23,812,307	22,602,794
INTEREST INCOME, NET	34,344,501	30,727,833	33,589,142	30,452,017
FEES AND SERVICE INCOME	8,906,371	8,602,303	8,490,534	8,189,413
FEES AND SERVICE EXPENSES	876,555	765,130	946,917	858,565
FEES AND SERVICE INCOME, NET	8,029,816	7,837,173	7,543,617	7,330,848
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	2,317,741	2,067,623	2,408,795	2,069,160
GAINS (LOSSES) ON INVESTMENTS, NET	263,801	(633,344)	298,691	(633,834)
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	1,695,033	1,663,332	-	-
DIVIDEND INCOME	218,985	1,044,738	1,094,864	1,300,859
OTHER OPERATING INCOME	1,224,723	1,210,654	609,391	655,780
TOTAL OPERATING INCOME	48,094,600	43,918,009	45,544,500	41,174,830
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	12,863,477	11,779,888	11,199,257	10,201,984
DIRECTORS' REMUNERATION	78,694	71,910	65,237	60,148
PREMISES AND EQUIPMENT EXPENSES	3,843,998	3,591,462	2,427,991	2,377,955
TAXES AND DUTIES	2,085,700	1,783,879	2,061,341	1,762,505
OTHERS	2,910,999	2,170,082	5,024,829	4,152,749
TOTAL OTHER OPERATING EXPENSES	21,782,868	19,397,221	20,778,655	18,555,341
BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT	7,140,857	5,765,036	6,600,000	5,500,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	19,170,875	18,755,752	18,165,845	17,119,489
INCOME TAX EXPENSES	3,333,794	3,628,991	3,229,020	3,553,059
NET PROFIT	15,837,081	15,126,761	14,936,825	13,566,430

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 SIX-MONTH PERIOD ENDED JUNE 30, 2014

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014	2013	2014	2013
	(UNAUDITED)	(RESTATED)	(UNAUDITED)	(RESTATED)
(Thousand Baht)				
OTHER COMPREHENSIVE INCOME				
CHANGES IN REVALUATION SURPLUS ON ASSETS	-	(1,629)	-	(1,629)
GAINS ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	2,378,906	340,596	2,378,906	340,596
GAINS (LOSSES) ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS	(36,504)	44,923	(36,504)	44,923
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	(657,904)	(166,326)	(657,904)	(165,293)
SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES	1,321,236	(968,684)	-	-
INCOME TAX RELATING TO COMPONENTS OF OTHER COMPREHENSIVE INCOME	(344,201)	(35,727)	(344,201)	(35,933)
OTHER COMPREHENSIVE INCOME, NET	2,661,533	(786,847)	1,340,297	182,664
TOTAL COMPREHENSIVE INCOME	18,498,614	14,339,914	16,277,122	13,749,094
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	15,837,074	15,126,761	14,936,825	13,566,430
NON-CONTROLLING INTEREST	7	-		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	18,498,607	14,339,914	16,277,122	13,749,094
NON-CONTROLLING INTEREST	7	-		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	1.13	1.08	1.07	0.97
DILUTED EARNINGS PER SHARE (BAHT)	1.13	1.08	1.07	0.97

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

(Signed) Vorapak Tanyawong
(MR. VORAPAK TANYAWONG)
PRESIDENT