



Ref. KTB.FIR. 2721 /2014

Date October 21, 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 unreviewed financial statements of the Bank and its subsidiaries for the three-month and the nine-month period ended September 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 unreviewed consolidated financial statements for the three-month period and the nine-month ended September 30, 2014.

For the nine months of 2014, the Bank and its subsidiaries' (the Bank) net profit was Bt 25,172 m, showing an increase of Bt 1,081 m (4.49%) 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 normalized 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 in 2Q2014. As a result, the Bank's total provision expenses for bad debts, doubtful accounts and loss on impairment were Bt 9,965 m, which increased Bt 791 m (8.62%) from the same period last year. Even though the coverage ratio decreased from 109.47% at the end of 2013 to 107.92% as a result of slight increase in NPLs, the provision was well above provisioning level according to relevant regulatory requirements.

For 3Q2014, the Bank and its subsidiaries' net profit was Bt 9,255 m, showing an increase of Bt 290 m (3.23%) from 3Q2013. 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 17,489 m, showing an increase of Bt 1,121 m (6.85%) from 3Q2013, due to the loan expansion. Net Interest Margin (NIM) increased to 2.77% in 3Q2014 from 2.76% in 3Q2013.

Non Interest Income, net

The Bank's non interest income (net) for 3Q2014 was Bt 6,884 m, showing a decrease of Bt 325 m (4.51%) from 3Q2013. The main drivers of the decreased in non-interest income (net) were the dividend income decreased by Bt 679 m (83.93%), mainly due to the maturity of its investment in

VAYUPAKSA FUND 1 at the end of year 2013. The gains on investments decreased by Bt 85 m (87.63%) and gains on tradings and foreign exchange transactions decreased by Bt 25 m (2.15%). However, net fee and service income increased by Bt 110 m (2.82%) in response to the expansion of fees and service income. Share of profit from investments for using equity method increased by Bt 266 m (36.39%). The Bank's non interest income decreased in accordance with the slow recovery economy.

Total Other Operating Expenses

The Bank's other operating expenses for 3Q2014 was Bt 10,314 m, showing an increase of Bt 1,001 m (10.75%) from 3Q2013 mainly due to the increase in personnel expenses. Cost-to-Income Ratio for 3Q2014 was 43.74%, showing an increase from 40.66% in 3Q2013 as a result of the lower growth from net operating income.

Bad Debts, Doubtful Accounts and Loss on Impairment

In 3Q2014, the Bank set aside Bt 2,824 m provision for bad debts, doubtful accounts and loss on impairment regarding the monthly normalized provision of Bt 700 m. However, they were decreased by Bt 585 m (17.16%) from 3Q2013 because the Bank set aside additional provision for bad debts, doubtful accounts and loss on impairment of Bt 1,700 m.

Net Income

The Bank's operating profit before bad debts, doubtful accounts and loss on impairment, and income tax expense for 3Q2014 was Bt 14,059 m, showing a decreased of Bt 205 m (1.44%) from 3Q2013. The Bank's net income was Bt 9,255 m, showing an increase of Bt 290 m (3.23%) from 3Q2013.

Financial Positions

Loans to Customers

As at September 30, 2014, the Bank's total loans (less deferred revenue) were Bt 1,800,967 m increased by Bt 89,877 m (5.25%) from end of year 2013. The increase of loan was attributed from retail and government sector.

Non Performing Loans (NPLs)

The Bank's NPLs as at September 30, 2014 was Bt 67,467 m, increased by Bt 11,009 m (19.50%) from December 31, 2013. NPLs ratio (gross) was 3.08% and NPLs ratio (net) was 1.64% as at September 30, 2014. The increase in NPLs resulted mainly from small SME and some retail customers in response to the slow recovery in Thai economy and the high household debt level. Nonetheless, the Bank had its policy to frequently review customer's status. The Bank maintained the coverage ratio at the appropriate level of 107.92% in 3Q2014.

Liabilities

As at September 30, 2014, the Bank's deposits were Bt 1,903,139 m, increased by Bt 19,358 m (1.03%) from December 31, 2013 due to the increase of time deposits. The Bank's net interbank and money market items were Bt 212,792 m, increased by Bt 11,803 m (5.87%). Debts issued and borrowings were Bt 132,530 m, decreased by Bt 470 m (0.35%) because of the maturity of B/E. In 2Q2014, the Bank issued Basel III-compliant Tier 2 subordinated notes in amount of USD 700 m to replace the redemption of subordinated notes in amount of Bt 21,000 m in 1Q2014. The Bank's total liabilities were Bt 2,333,738 m, increased by Bt 25,058 m (1.09%) from December 31, 2013.

Statutory Capital Fund

As at September 30, 2014, Common Equity Tier 1 capital was Bt 201,231 m (10.71% of its risk-weighted assets (RWA)). Tier 1 capital was Bt 209,741 m (11.16% of its RWA). Total capital was Bt 297,802 m (15.85% of its RWA). The calculation was in line with BOT's regulations regarding Basel III compliance. However, total capital ratio increased from 14.79% as at December 31, 2013. If the Bank calculates net profit of the three months of 2014 as capital, Common Equity Tier 1 capital ratio, Tier I Capital ratio and Total Capital ratio would have been 11.21%, 11.66% and 16.35% respectively.

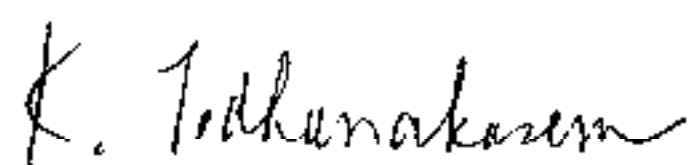
The following table shows the detail of Interest Income & Interest Expense for Statements of Comprehensive Income.

Unit: Million Baht

Consolidated Financial Statement	3Q2014	2Q2014	3Q2013
Interest Income			
Interbank and money market items	3,713	3,641	3,233
Investments and trading transactions	42	35	38
Investment in debt securities	1,422	1,775	1,734
Loans	23,396	22,930	22,374
Hire purchase and financial lease income	1,043	1,002	790
Others	5	5	8
Total interest income	29,621	29,388	28,177
Interest Expenses			
Deposits	7,631	7,788	7,208
Interbank and money market items	919	707	1,097
Contributions to BOT and DPA	2,262	2,306	2,043
Debts issued			
- Subordinated notes	1,128	843	1,014
- Others	184	202	391
Borrowings	6	16	54
Others	2	1	2
Total interest expenses	12,132	11,863	11,809
Interest Income, Net	17,489	17,525	16,368

Please be advised accordingly.

Sincerely yours,



(Ms. Kittiya Todhanakasem)
First Senior Executive Vice President
Managing Director for President

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

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	SEPTEMBER 30, 2014	DECEMBER 31, 2013	SEPTEMBER 30, 2014	DECEMBER 31, 2013
	(UNAUDITED/ UNREVIEWED)	(AUDITED)	(UNAUDITED/ UNREVIEWED)	(AUDITED)
ASSETS				
CASH	34,998,865	50,689,508	34,996,446	50,687,465
INTERBANK AND MONEY MARKET ITEMS, NET	422,869,459	448,572,228	422,756,935	448,445,334
CLAIMS ON SECURITIES	10,653,100	-	10,653,100	-
DERIVATIVES ASSETS	13,979,978	21,310,251	14,047,143	21,335,305
INVESTMENTS, NET	247,929,273	230,573,088	247,730,122	230,398,733
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	14,869,816	11,209,982	10,563,358	5,369,563
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET				
LOANS TO CUSTOMERS	1,809,334,038	1,718,734,183	1,801,021,455	1,715,679,231
ACCRUED INTEREST RECEIVABLES	3,382,419	4,647,126	3,388,498	4,775,672
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES	1,812,716,457	1,723,381,309	1,804,409,953	1,720,454,903
LESS DEFERRED REVENUE	(8,366,987)	(7,643,919)	(178,445)	(175,334)
LESS ALLOWANCE FOR DOUBTFUL ACCOUNTS	(72,679,155)	(61,676,632)	(70,855,254)	(60,847,080)
LESS REVALUATION ALLOWANCE FOR DEBT RESTRUCTURING	(131,553)	(130,221)	(131,553)	(130,221)
TOTAL LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES, NET	1,731,538,762	1,653,930,537	1,733,244,701	1,659,302,268
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	2,439,928	3,121,789	2,439,928	3,121,789
PROPERTIES FOR SALE, NET	28,870,261	30,661,019	28,574,356	30,386,602
PREMISES AND EQUIPMENT, NET	27,208,003	26,798,824	21,463,453	21,350,942
OTHER INTANGIBLE ASSETS, NET	4,120,116	3,848,182	731,355	637,399
DEFERRED TAX ASSETS	3,782,962	3,876,024	3,649,889	3,719,681
ACCRUED INCOME	3,960,209	4,374,111	3,742,688	4,092,263
OTHER ASSETS, NET	10,107,823	25,805,007	8,167,658	23,383,397
TOTAL ASSETS	2,557,328,555	2,514,770,550	2,542,761,132	2,502,230,741
LIABILITIES AND EQUITY				
DEPOSITS	1,903,139,414	1,883,781,168	1,903,792,535	1,884,261,913
INTERBANK AND MONEY MARKET ITEMS, NET	212,792,150	200,989,265	211,436,924	199,372,480
LIABILITIES PAYABLE ON DEMAND	5,050,392	5,695,007	5,050,392	5,695,007
LIABILITIES TO DELIVER SECURITIES	10,653,100	-	10,653,100	-
DERIVATIVES LIABILITIES	13,078,638	24,544,712	13,078,649	24,544,712
DEBT ISSUED AND BORROWINGS	132,529,428	133,000,654	127,476,798	128,911,083
BANK'S LIABILITIES UNDER ACCEPTANCES	2,439,928	3,121,789	2,439,928	3,121,789
PROVISIONS	14,394,617	14,345,933	13,736,656	13,732,153
DEFERRED TAX LIABILITIES	21,152	182,682	-	-
OTHER LIABILITIES	39,639,381	43,019,051	38,502,739	40,416,804
TOTAL LIABILITIES	2,333,738,200	2,308,680,261	2,326,167,721	2,300,055,941

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, 2014

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	SEPTEMBER 30, 2014	DECEMBER 31, 2013	SEPTEMBER 30, 2014	DECEMBER 31, 2013
	(UNAUDITED/ UNREVIEWED)	(AUDITED)	(UNAUDITED/ UNREVIEWED)	(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	11,884,385	6,738,638	9,500,442	6,522,303
RETAINED EARNINGS				
APPROPRIATED				
LEGAL RESERVE	7,200,504	7,200,504	7,200,504	7,200,504
UNAPPROPRIATED	111,666,684	99,312,372	107,053,691	95,613,219
TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK	223,590,347	206,090,288	216,593,411	202,174,800
NON-CONTROLLING INTEREST	8	1		
TOTAL EQUITY	223,590,355	206,090,289	216,593,411	202,174,800
TOTAL LIABILITIES AND EQUITY	2,557,328,555	2,514,770,550	2,542,761,132	2,502,230,741

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

(Signed) Kittiya Todhanakasem
(MS. KITTIYA TODHANAKASEM)
FIRST SENIOR EXECUTIVE VICE PRESIDENT
MANAGING DIRECTOR FOR 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, 2014

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014	2013	2014	2013
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(RESTATED)
INTEREST INCOME	29,621,189	28,177,064	29,091,908	27,940,935
INTEREST EXPENSES	12,131,719	11,808,986	12,054,597	11,758,640
INTEREST INCOME, NET	17,489,470	16,368,078	17,037,311	16,182,295
FEES AND SERVICE INCOME	4,421,552	4,230,892	4,204,075	3,999,162
FEES AND SERVICE EXPENSES	409,240	328,835	416,210	351,176
FEES AND SERVICE INCOME, NET	4,012,312	3,902,057	3,787,865	3,647,986
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,136,854	1,161,828	1,189,163	1,176,861
GAINS ON INVESTMENTS, NET	11,345	97,452	11,345	97,452
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	997,007	731,103	-	-
DIVIDEND INCOME	130,354	809,381	930,354	887,119
OTHER OPERATING INCOME	596,273	507,640	360,145	257,569
TOTAL OPERATING INCOME	24,373,615	23,577,539	23,316,183	22,249,282
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	5,690,328	5,164,030	4,903,153	4,441,301
DIRECTORS' REMUNERATION	11,631	12,559	6,670	7,965
PREMISES AND EQUIPMENT EXPENSES	2,018,663	1,853,369	1,235,588	1,216,359
TAXES AND DUTIES	1,027,266	966,354	1,016,733	956,533
OTHERS	1,566,584	1,317,243	2,678,278	2,279,104
TOTAL OTHER OPERATING EXPENSES	10,314,472	9,313,555	9,840,422	8,901,262
BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT	2,824,168	3,409,387	2,100,000	3,200,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	11,234,975	10,854,597	11,375,761	10,148,020
INCOME TAX EXPENSES	1,979,743	1,889,901	2,041,168	1,851,529
NET PROFIT	9,255,232	8,964,696	9,334,593	8,296,491

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, 2014

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014	2013	2014	2013
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(RESTATED)
OTHER COMPREHENSIVE INCOME				
GAINS (LOSSES) ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	1,371,078	(1,389,338)	1,371,078	(1,389,338)
GAINS (LOSSES) ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS	14,655	(15,371)	14,655	(15,371)
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	(391)	(82,943)	-	(82,647)
SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES	875,263	(520,309)	-	-
INCOME TAX RELATING TO COMPONENTS OF OTHER COMPREHENSIVE INCOME	(274,137)	294,456	(274,215)	294,396
OTHER COMPREHENSIVE INCOME, NET	1,986,468	(1,713,505)	1,111,518	(1,192,960)
TOTAL COMPREHENSIVE INCOME	11,241,700	7,251,191	10,446,111	7,103,531
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	9,255,232	8,964,696	9,334,593	8,296,491
NON-CONTROLLING INTEREST	-	-	-	-
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	11,241,700	7,251,191	10,446,111	7,103,531
NON-CONTROLLING INTEREST	-	-	-	-
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	0.66	0.64	0.67	0.59
DILUTED EARNINGS PER SHARE (BAHT)	0.66	0.64	0.67	0.59

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

(Signed) Kittiya Todhanakasem
(MS. KITTIYA TODHANAKASEM)
FIRST SENIOR EXECUTIVE VICE PRESIDENT
MANAGING DIRECTOR FOR PRESIDENT

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

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014	2013	2014	2013
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(RESTATED)
INTEREST INCOME	87,935,131	81,544,508	86,493,357	80,995,746
INTEREST EXPENSES	36,101,229	34,448,597	35,866,904	34,361,434
INTEREST INCOME, NET	51,833,902	47,095,911	50,626,453	46,634,312
FEES AND SERVICE INCOME	13,327,921	12,833,195	12,694,609	12,188,575
FEES AND SERVICE EXPENSES	1,285,793	1,093,965	1,363,127	1,209,741
FEES AND SERVICE INCOME, NET	12,042,128	11,739,230	11,331,482	10,978,834
GAINS ON TRADINGS AND FOREIGN EXCHANGE TRANSACTIONS, NET	3,537,077	3,229,451	3,597,958	3,246,021
GAINS (LOSSES) ON INVESTMENTS, NET	275,146	(535,892)	310,036	(536,382)
SHARE OF PROFIT FROM INVESTMENTS FOR USING EQUITY METHOD	2,703,014	2,394,435	-	-
DIVIDEND INCOME	349,339	1,854,119	2,025,218	2,187,978
OTHER OPERATING INCOME	1,740,286	1,718,294	885,517	913,349
TOTAL OPERATING INCOME	72,480,892	67,495,548	68,776,664	63,424,112
OTHER OPERATING EXPENSES				
EMPLOYEES' EXPENSES	18,553,805	16,943,918	16,102,410	14,643,285
DIRECTORS' REMUNERATION	90,325	84,469	71,907	68,113
PREMISES AND EQUIPMENT EXPENSES	5,862,951	5,444,831	3,663,579	3,594,314
TAXES AND DUTIES	3,112,966	2,750,233	3,078,074	2,719,038
OTHERS	4,409,721	3,487,325	7,619,087	6,431,853
TOTAL OTHER OPERATING EXPENSES	32,029,768	28,710,776	30,535,057	27,456,603
BAD DEBTS, DOUBTFUL ACCOUNTS AND LOSS ON IMPAIRMENT	9,965,025	9,174,423	8,700,000	8,700,000
OPERATING PROFIT BEFORE INCOME TAX EXPENSES	30,486,099	29,610,349	29,541,607	27,267,509
INCOME TAX EXPENSES	5,313,869	5,518,892	5,270,188	5,404,588
NET PROFIT	25,172,230	24,091,457	24,271,419	21,862,921

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

KRUNG THAI BANK PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF COMPREHENSIVE INCOME (CONTINUED)
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2014

	(Thousand Baht)			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2014	2013	2014	2013
	(UNAUDITED/ UNREVIEWED)	(RESTATED)	(UNAUDITED/ UNREVIEWED)	(RESTATED)
OTHER COMPREHENSIVE INCOME				
CHANGES IN REVALUATION SURPLUS ON ASSETS	-	(1,629)	-	(1,629)
GAINS ON REMEASURING AVAILABLE-FOR-SALE INVESTMENTS	3,749,985	(1,048,742)	3,749,985	(1,048,742)
GAINS (LOSSES) ARISING FROM TRANSLATING THE FINANCIAL STATEMENTS OF FOREIGN OPERATIONS	(21,849)	29,552	(21,849)	29,552
ACTUARIAL LOSSES ON DEFINED BENEFIT PLANS	(641,609)	(249,269)	(657,904)	(247,940)
SHARE OF OTHER COMPREHENSIVE INCOME FROM ASSOCIATES	2,167,608	(1,488,993)	-	-
INCOME TAX RELATING TO COMPONENTS OF OTHER COMPREHENSIVE INCOME	(621,675)	258,729	(618,416)	258,463
OTHER COMPREHENSIVE INCOME, NET	4,632,460	(2,500,352)	2,451,816	(1,010,296)
TOTAL COMPREHENSIVE INCOME	29,804,690	21,591,105	26,723,235	20,852,625
NET PROFIT ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	25,172,223	24,091,457	24,271,419	21,862,921
NON-CONTROLLING INTEREST	7	-		
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				
EQUITY HOLDERS OF THE BANK	29,804,683	21,591,105	26,723,235	20,852,625
NON-CONTROLLING INTEREST	7	-		
EARNINGS PER SHARE OF PARENT COMPANY				
BASIC EARNINGS PER SHARE (BAHT)	1.80	1.72	1.74	1.56
DILUTED EARNINGS PER SHARE (BAHT)	1.80	1.72	1.74	1.56

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

(Signed) Kittiya Todhanakasem
(MS. KITTIYA TODHANAKASEM)
FIRST SENIOR EXECUTIVE VICE PRESIDENT
MANAGING DIRECTOR FOR PRESIDENT