

Ref. KTB.ACC. 3869/2011

Date November 14, 2011

The President  
The Stock Exchange of Thailand  
Bangkok

Dear Sir,

Re : Submission of the Financial Statements

Krung Thai Bank Public Company Limited (“The Bank”) hereby submits the reviewed financial statements of the Bank and its subsidiaries for the three-month period and nine-month period ended September 30, 2011 together with the operating performance as follows:

The Bank and its subsidiaries’ operating results for the three-month period ended September 30, 2011 show the net interest income of Bt.13,338m, an increase of Bt.3,064m or 29.82% over the Bt.10,274m of the corresponding period of 2010. Net profit before income tax and allowance for doubtful accounts of Bt.10,419m, shows an increase of Bt.2,371m or 29.46% over the Bt.8,048m of the corresponding period of 2010. After deducting income tax and allowance for doubtful accounts of Bt.4,927m, net profit is Bt.5,492m, an increase of Bt.500m or 10.02% over the Bt.4,992m of the corresponding period of 2010.

The Bank and its subsidiaries’ operating results for the nine-month period ended September 30, 2011 show the net interest income of Bt.37,033m, an increase of Bt.8,226m or 28.56% over the Bt.28,807m of the corresponding period of 2010. Net profit before income tax and allowance for doubtful accounts of Bt.28,168m, shows an increase of Bt.8,419m or 42.63% over the Bt.19,749m of the corresponding period of 2010. After deducting income tax and allowance for doubtful accounts of Bt.11,946m, net profit is Bt.16,222m, an increase of Bt.4,782m or 41.80% over the Bt.11,440m of the corresponding period of 2010.

The Bank and its subsidiaries’ gross non-performing loans (NPLs) as at September 30, 2011 are Bt.67,090m, a decrease of Bt.9,252m or 12.12% from Bt.76,342m as at December 31, 2010. Nevertheless, the ratio of NPLs to loans decreases to 4.36% compared with 5.31% as at December 31, 2010. Net non-performing loans (NPLs) are Bt.41,680m or 2.75%. In 2011, the Bank and its subsidiaries have set aside allowance for doubtful accounts of Bt.6,034m, an increase of Bt.1,473m or 32.30% over the corresponding period of 2010. In this respect, the Bank has booked allowance for doubtful accounts of Bt.500m per month in compliance with the prudent banking practice to provide sufficient allowance for doubtful accounts for both non-performing loans (NPLs) which might occur and performing loans with relatively weak performance. Furthermore, allowance for doubtful accounts of Bt.1,500m was additionally booked in Quarter 3 of 2011 to support continuous growth and reinforce strength of the Bank and its subsidiaries.

Please be advised accordingly.

Sincerely yours,

Apisak Tantivorawong  
President

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