



Ref. KTB.ACC. 2898/2011

Date August 29, 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 audited financial statements of the Bank and its subsidiaries for the three-month period and six-month period ended June 30, 2011 together with the operating performance as follows:

The Bank and its subsidiaries’ operating results for the three-month period ended June 30, 2011 show the net interest income of Bt.12,330m, an increase of Bt.2,737m or 28.53% over the Bt.9,593m of the corresponding period of 2010. Net profit before income tax and allowance for doubtful accounts of Bt.8,957m, shows an increase of Bt.2,681m or 42.72% over the Bt.6,276m of the corresponding period of 2010. After deducting income tax and allowance for doubtful accounts of Bt.3,716m, net profit is Bt.5,241m, an increase of Bt.1,868m or 55.38% over the Bt.3,373m of the corresponding period of 2010.

The Bank and its subsidiaries’ operating results for the six-month period ended June 30, 2011 show the net interest income of Bt.23,696m, an increase of Bt.5,163m or 27.86% over the Bt.18,533m of the corresponding period of 2010. Net profit before income tax and allowance for doubtful accounts of Bt.17,749m, shows an increase of Bt.6,050m or 51.71% over the Bt.11,699m of the corresponding period of 2010. After deducting income tax and allowance for doubtful accounts of Bt.7,019m, net profit is Bt.10,730m, an increase of Bt.4,282m or 66.41% over the Bt.6,448m of the corresponding period of 2010.

The Bank and its subsidiaries’ gross non-performing loans (NPLs) as at June 30, 2011 are Bt.67,536m, a decrease of Bt.8,806m or 11.53% from Bt.76,342m as at December 31, 2010. Nevertheless, the ratio of NPLs to loans decreases to 4.50% compared with 5.31% as at December 31, 2010. Net non-performing loans (NPLs) are Bt.44,369m or 3.00%. In 2011, the Bank and its subsidiaries have set aside allowance for doubtful accounts of Bt.3,021m, a decrease of Bt.5m or 0.17% 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.

Please be advised accordingly.

Sincerely yours,

Apisak Tantivorawong
President

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