

Ref. KTB.ACC. 659/2011

Date February 28, 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 year ended December 31, 2010 together with the operating performance as follows:

The Bank and its subsidiaries’ operating results for the year ended December 31, 2010 show the net interest and dividend income of Bt.46,848m, an increase of Bt.4,312m or 10.14% over the Bt.42,536m of the corresponding period of 2009. Net profit before income tax and allowance for doubtful accounts of Bt.26,572m, shows an increase of Bt.2,714m or 11.38% over the Bt.23,858m of the corresponding period of 2009. After deducting income tax and allowance for doubtful accounts of Bt.11,659m, the Bank’s net profit stands at Bt.14,913m, an increase of Bt.2,724m or 22.35% over the Bt.12,189m of the corresponding period of 2009.

The Bank and its subsidiaries’ gross non-performing loans (NPLs) as at December 31, 2010 are Bt.76,257m, a decrease of Bt.8,663m or 10.20% from Bt.84,920m as at December 31, 2009. Nevertheless, the ratio of NPLs to loans decreases to 5.30% compared with 6.52% as at December 31, 2009. Net non-performing loans (NPLs) are Bt.43,471m or 3.09%. In 2010, the Bank and its subsidiaries have set aside allowance for doubtful accounts of Bt.6,124m, a decrease of Bt.119m or 1.91% over the corresponding period of 2009. 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,
Krung Thai Bank Public Co., Ltd.

Apisak Tantivorawong
President

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