

Ref. KTB.ACC. 525/2018

February 28 , 2018

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, 2017 together with the operating performance as follows:

The Bank and its subsidiaries’ operating results for the year ended December 31, 2017 show the net interest income of Bt.85,778m, a decrease of Bt.1,188m or 1.37% over the Bt.86,966m of the corresponding period of 2016. Net profit before income tax and allowance for doubtful accounts of Bt.73,741m shows a decrease of Bt.316m or 0.43% over the Bt.74,057m of the corresponding period of 2016. After deducting income tax and allowance for doubtful accounts of Bt.49,631m, net profit is Bt.24,110m, a decrease of Bt.9,455m or 28.17% over the Bt.33,565m of the corresponding period of 2016. Net profit attributable to Equity holders of the Bank is Bt.22,440m, a decrease of Bt.9,864m or 30.53% over the Bt.32,304m of the corresponding period of 2016.

The Bank and its subsidiaries’ gross non-performing loans (NPLs) as at December 31, 2017 are Bt.103,020m, an increase of Bt.11,892m or 13.05% from Bt.91,128m as at December 31, 2016. The ratio of NPLs to loans increased to 4.19% compared with 3.97% as at December 31, 2016. Net non-performing loans (NPLs) are Bt.42,506m and net NPLs ratio are 1.77%. In 2017, the Bank and its subsidiaries set aside provision for impairment loss of loans and debt securities amounted to Bt.44,833m, increased by Bt.11,404m (34.11%) compared to the year 2016. The bank set aside more provision to be a buffer for the increased NPLs, maintain its coverage ratio and gradually prepare for the new financial reporting standard or IFRS9 implemented in the future. Thus, the Banks and its subsidiaries’ coverage ratio was 121.71% slightly changed from 121.57% as at December 31, 2016 and also increased from 115.37% as at September 30, 2017.

Please be advised accordingly.

Sincerely yours,

*(Signed) Payong Srivanich*

Payong Srivanich

President

Accounting Department Tel. 0-2208-4730