STATEMENTS OF FINANCIAL POSITION

AS AT SEPTEMBER 30, 2016

BAHT: '000

	CONSO	LIDATED	THE BANK'S			
	FINANCIAL	STATEMENTS	FINANCIAL	STATEMENTS		
	"Unreviewed"		"Unreviewed"			
	As at	As at	As at	As at		
	September 30, 2016	December 31, 2015	September 30, 2016	December 31, 2015		
ASSETS						
CASH	29,725,316	33,689,886	29,255,242	33,595,831		
INTERBANK AND MONEY MARKET ITEMS, NET	194,267,201	194,094,463	188,378,015	192,212,476		
CLAIM ON SECURITY	27,724,871	-	27,724,871	-		
DERIVATIVES ASSETS	24,939,331	35,657,181	24,942,468	35,657,181		
INVESTMENTS, NET	115,154,591	110,026,901	115,135,356	110,010,315		
INVESTMENTS IN SUBSIDIARIES, ASSOCIATES						
AND JOINT VENTURES, NET	1,842,003	1,575,581	54,073,941	48,895,618		
LOANS TO CUSTOMERS AND ACCRUED						
INTEREST RECEIVABLES, NET						
Loans to customers	1,459,012,649	1,353,558,616	1,328,514,716	1,238,706,187		
Accrued interest receivables	4,079,625	3,572,495	2,497,014	2,359,771		
Total loans to customers and accrued interest receivables	1,463,092,274	1,357,131,111	1,331,011,730	1,241,065,958		
<u>Less</u> Deferred revenue	(55,073,824)	(50,104,606)	(34,419,726)	(27,093,462)		
Less Allowance for doubtful accounts	(47,542,203)	(43,218,108)	(31,636,314)	(26,286,904)		
Less Revaluation allowance for debt restructuring	(1,466,047)	(1,725,739)	(355,490)	(412,397)		
Net loans and accrued interest receivables	1,359,010,200	1,262,082,658	1,264,600,200	1,187,273,195		
CUSTOMERS' LIABILITY UNDER ACCEPTANCE	515,786	558,322	515,786	558,322		
PROPERTIES FOR SALE, NET	4,511,732	5,049,764	2,497,984	2,857,041		
PREMISES AND EQUIPMENT, NET	24,081,150	20,993,113	22,276,617	19,320,134		
GOODWILL AND OTHER INTANGIBLE ASSETS, NET	16,972,713	14,477,378	3,528,157	3,831,864		
DEFERRED TAX ASSETS	4,727,425	5,369,190	-	703,283		
ACCOUNTS RECEIVABLE FOR INVESTMENTS	6,196,023	1,036,546	6,196,023	1,036,546		
OTHER ASSETS, NET	18,202,348	20,905,527	14,538,282	16,599,421		
TOTAL ASSETS	1,827,870,690	1,705,516,510	1,753,662,942	1,652,551,227		

STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT SEPTEMBER 30, 2016

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Nation		FINANCIAL	FINANCIAL STATEMENTS		STATEMENTS			
CASES CAS		"Unreviewed"		"Unreviewed"				
DEPOSITS 1,085.551,316 1,046.289,670 1,079.709,68 1,052.071,09 INTERBANK AND MONEY MARKET ITEMS, NET 302,253,749 275.059,500 304,765,416 277.245,782 LIABILITY PAYABLE ON DEMAND 35,044,431 3.210,983 5.504,396 3.210,983 LIABILITY PAYABLE ON DEMAND 20,076,831 26,692,698 20,078,906 26,692,698 DERIVATIVES LIABILITIES 20,076,831 26,692,698 20,078,906 26,692,698 DERIVATIVES LIABILITIES 313,712,325 108,120,551 107,903,234 88,277,551 BANK'S LIABILITY UNDER ACCEPTANCE 515,786 558,322 515,736 558,322 PROVISIONS 71,180,670 6,758,757 64,19,009 6,138,420 DEFERRED TAX LIABILITIES 393,740 32,108 1,118,197 OTHER LIABILITIES 379,674,46 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 75,741,437 75,741,437 75,741,437 EQUITY SHARE CAPITAL Authorized share capital 7,5741,437 75,741,437 75,741,437 75,741,437 Bash 10 each 73,557,61,73 07,573 07,574,745 07,574,745 PREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 EREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 EREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 OTHER RESERVES 4,266,437 1,981,132 4,268,232 1,958,374 EREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 OTHER RESERVES 52,878,749 52,878,749 52,878,749 52,878,749 OTHER RESER		As at	As at	As at	As at			
DEPOSITS 1,085,551,316 1,046,289,670 1,079,799,968 1,082,071,681 INTERBANK AND MONEY MARKET ITEMS, NET 302,233,749 275,059,500 304,765,416 277,245,782 ILABILITY PAYABLE ON DEMAND 5,544,443 3,210,983 5,544,396 3,210,983 ILABILITY OPELIVER SECURITY 27,744,871 - 27,744,871 - 27,744,871 DERIVATIVES LIABILITIES 20,076,831 26,692,658 20,078,906 26,692,658 DEBI ISSUED AND BORROWINGS 133,712,252 108,120,551 107,903,234 88,273,248 DEBI ISSUED AND BORROWINGS 515,786 558,322 515,786 558,322 PROVISIONS 7,180,670 6,758,757 6,419,009 6,138,420 DEFERRED TAX LIABILITIES 393,740 32,179 33,210,848 ACCOUNTS PAYABLE FOR INVESTMENTS 3,271,848 1,118,197 3,271,848 1,118,197 OTHER LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,441 TOTAL LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,441 TOTAL LIABILITIES 75,741,437,747 ordinary shares of		September 30, 2016	December 31, 2015	September 30, 2016	December 31, 2015			
Market M	LIABILITIES AND EQUITY							
LIABILITY PAYABLE ON DEMAND 5,504,448 3,210,983 5,504,396 3,210,985 LIABILITY TO DELIVER SECURITY 27,724,871 -	DEPOSITS	1,085,551,316	1,046,289,670	1,079,709,968	1,052,071,691			
DERIVATIVES LIABILITIES	INTERBANK AND MONEY MARKET ITEMS, NET	302,253,749	275,059,500	304,765,416	277,245,782			
DERIVATIVES LIABILITIES 20,076,831 26,692,658 20,078,906 26,692,658 DEBT ISSUED AND BORROWINGS 133,712,325 108,120,551 107,903,234 88,277,551 BANK'S LIABILITY UNDER ACCEPTANCE 515,786 558,322 515,786 558,322 PROVISIONS 7,180,670 6,758,757 6,419,009 6,138,420 DEFERRED TAX LIABILITIES 393,740 32,179 352,080 - ACCOUNTS PAYABLE POR INVESTMENTS 3,718,488 1,118,197 3,271,848 1,118,197 OTHER LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 1,624,153,025 1,514,768,792 1,578,732,261 1,485,972,247 EQUITY SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,4	LIABILITY PAYABLE ON DEMAND	5,504,443	3,210,983	5,504,396	3,210,983			
DEBT ISSUED AND BORROWINGS	LIABILITY TO DELIVER SECURITY	27,724,871	-	27,724,871	-			
BANK'S LIABILITY UNDER ACCEPTANCE 515,786 558,322 515,786 558,322 PROVISIONS 7,180,670 6,758,757 6,419,009 6,138,420 DEFERRED TAX LIABILITIES 393,740 32,179 352,080 - ACCOUNTS PAYABLE FOR INVESTMENTS 3,271,848 1,118,197 3,271,848 1,118,197 OTHER LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 1,624,153,025 1,514,768,792 1,578,732,261 1,485,972,247 EQUITY SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 75,741,437 75,741,437 Baht 10 each 73,557,618 73,557,618 73,557,618 PREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 RETAINED EARNINGS Appropriated 68,906,984 58,352,894 40,641,282	DERIVATIVES LIABILITIES	20,076,831	26,692,658	20,078,906	26,692,658			
PROVISIONS 7,180,670 6,758,757 6,419,009 6,138,420 DEFERRED TAX LIABILITIES 393,740 32,179 352,080 - ACCOUNTS PAYABLE FOR INVESTMENTS 3,271,848 1,118,197 3,271,848 1,118,197 OTHER LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 1,624,153,025 1,514,768,792 1,578,732,261 1,488,972,247 EQUITY SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 73,557,618	DEBT ISSUED AND BORROWINGS	133,712,325	108,120,551	107,903,234	88,277,551			
DEFERRED TAX LIABILITIES 339,740 32,179 352,080	BANK'S LIABILITY UNDER ACCEPTANCE	515,786	558,322	515,786	558,322			
ACCOUNTS PAYABLE FOR INVESTMENTS 3,271,848 1,118,197 3,271,848 1,118,197 OTHER LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 70,741,143,747 or 1,578,732,261 1,485,972,247 70,141,143,147 or 1,578,732,261 1,485,972,247 70,141,143,147 or 1,578,143,147 or 1,578,143,147 or 1,578,143,147 or 1,578,143,147 or 1,574,143,747 or 1,574,143,143,143,143,143,143,143	PROVISIONS	7,180,670	6,758,757	6,419,009	6,138,420			
OTHER LIABILITIES 37,967,446 46,927,975 22,486,747 30,658,643 TOTAL LIABILITIES 1,624,153,025 1,514,768,792 1,578,732,261 1,485,972,247 EQUITY SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 73,557,618 73,557	DEFERRED TAX LIABILITIES	393,740	32,179	352,080	-			
TOTAL LIABILITIES 1,624,153,025 1,514,768,792 1,578,732,261 1,485,972,247 EQUITY SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 75,74	ACCOUNTS PAYABLE FOR INVESTMENTS	3,271,848	1,118,197	3,271,848	1,118,197			
EQUITY SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 75,741,437 75,741,437 75,741,437 Issued and paid-up share capital 7,355,761,773 ordinary shares of Baht 10 each 73,557,618 73,557,618 73,557,618 73,557,618 73,557,618 PREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 RETAINED EARNINGS Appropriated Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 10nappropriated Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 10nappropriated 68,906,984 58,352,894 40,641,282 34,599,439 100,400,400,400,400,400,400,400,400,400,	OTHER LIABILITIES	37,967,446	46,927,975	22,486,747	30,658,643			
SHARE CAPITAL Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 T5,741,437 T	TOTAL LIABILITIES	1,624,153,025	1,514,768,792	1,578,732,261	1,485,972,247			
Authorized share capital 7,574,143,747 ordinary shares of Baht 10 each 75,741,437 75,741,437 75,741,437 75,741,437 75,741,437 Issued and paid-up share capital 7,355,761,773 ordinary shares of Baht 10 each 73,557,618 73,557,618 73,557,618 73,557,618 PREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 RETAINED EARNINGS Appropriated Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 Unappropriated 68,906,984 58,352,894 40,641,282 34,599,439 TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	EQUITY							
7,574,143,747 ordinary shares of Baht 10 each 75,741,437 Issued and paid-up share capital 7,355,761,773 ordinary shares of Baht 10 each 73,557,618	SHARE CAPITAL							
Baht 10 each 75,741,437 73,557,618 73,55	Authorized share capital							
Issued and paid-up share capital 7,355,761,773 ordinary shares of Baht 10 each 73,557,618	7,574,143,747 ordinary shares of							
7,355,761,773 ordinary shares of Baht 10 each 73,557,618	Baht 10 each	75,741,437	75,741,437	75,741,437	75,741,437			
Baht 10 each 73,557,618 72,877,49 62,878,749 52,878,749 52,878,749 52,878,749 62,878,749 1,981,132 4,268,232 1,958,374 7,9	Issued and paid-up share capital							
PREMIUM ON ORDINARY SHARES 52,878,749 52,878,749 52,878,749 52,878,749 OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 RETAINED EARNINGS Appropriated 3,584,800 3,584,800 3,584,800 3,584,800 Unappropriated 68,906,984 58,352,894 40,641,282 34,599,439 TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 - - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	7,355,761,773 ordinary shares of							
OTHER RESERVES 4,266,427 1,981,132 4,268,232 1,958,374 RETAINED EARNINGS Appropriated Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 Unappropriated 68,906,984 58,352,894 40,641,282 34,599,439 TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 - - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	Baht 10 each	73,557,618	73,557,618	73,557,618	73,557,618			
RETAINED EARNINGS Appropriated Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 40,641,282 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439 34,599,439	PREMIUM ON ORDINARY SHARES	52,878,749	52,878,749	52,878,749	52,878,749			
Appropriated Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 Unappropriated 68,906,984 58,352,894 40,641,282 34,599,439 TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 - - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	OTHER RESERVES	4,266,427	1,981,132	4,268,232	1,958,374			
Legal reserve 3,584,800 3,584,800 3,584,800 3,584,800 3,584,800 Unappropriated 68,906,984 58,352,894 40,641,282 34,599,439 TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 - - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	RETAINED EARNINGS							
Unappropriated 68,906,984 58,352,894 40,641,282 34,599,439 TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 - - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	Appropriated							
TOTAL BANK'S EQUITY 203,194,578 190,355,193 174,930,681 166,578,980 NON-CONTROLLING INTEREST 523,087 392,525 - - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	Legal reserve	3,584,800	3,584,800	3,584,800	3,584,800			
NON-CONTROLLING INTEREST 523,087 392,525 - - TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	Unappropriated	68,906,984	58,352,894	40,641,282	34,599,439			
TOTAL EQUITY 203,717,665 190,747,718 174,930,681 166,578,980	TOTAL BANK'S EQUITY	203,194,578	190,355,193	174,930,681	166,578,980			
	NON-CONTROLLING INTEREST	523,087	392,525	-	-			
TOTAL LIABILITIES AND EQUITY 1,827,870,690 1,705,516,510 1,753,662,942 1,652,551,227	TOTAL EQUITY	203,717,665	190,747,718	174,930,681	166,578,980			
	TOTAL LIABILITIES AND EQUITY	1,827,870,690	1,705,516,510	1,753,662,942	1,652,551,227			

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE THREE-MONTH PERIOD ENDED SEPTEMBER 30, 2016

CONSOLIDATED

BAHT: '000

THE BANK'S

	CONSOLIDATED		THE BANK'S		
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS		
	"Unreviewed"		"Unreviewed"		
	2016	2015	2016	2015	
INTEREST INCOME	21,474,612	20,084,144	14,892,763	13,994,509	
INTEREST EXPENSES	5,896,987	6,023,095	5,702,852	5,840,122	
INTEREST INCOME, NET	15,577,625	14,061,049	9,189,911	8,154,387	
FEES AND SERVICE INCOME	6,082,481	5,678,288	3,189,700	2,731,969	
FEES AND SERVICE EXPENSES	1,481,466	1,380,129	911,402	686,877	
FEES AND SERVICE INCOME, NET	4,601,015	4,298,159	2,278,298	2,045,092	
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	1,022,771	1,170,561	1,009,720	1,170,673	
GAINS (LOSSES) ON INVESTMENTS, NET	82,585	(124,330)	82,585	(124,330)	
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	92,929	83,988	-	-	
DIVIDEND INCOME	63,347	61,881	1,063,409	5,367,681	
BAD DEBTS RECOVERIES	1,796,377	760,456	870,769	30,175	
GAINS OF SALE PROPERTIES FOR SALE	58,099	151,383	43,451	54,694	
OTHER OPERATING INCOME	260,013	309,398	310,776	245,451	
TOTAL OPERATING INCOME	23,554,761	20,772,545	14,848,919	16,943,823	
OTHER OPERATING EXPENSES					
Employee's expenses	5,430,033	4,630,563	3,882,128	3,315,107	
Directors' remuneration	12,405	12,166	11,860	11,871	
Premises and equipment expenses	1,831,219	1,688,850	1,420,216	1,307,171	
Taxes and duties	632,703	631,275	436,568	452,161	
Others	2,973,279	2,824,950	1,715,640	1,550,029	
Total other operating expenses	10,879,639	9,787,804	7,466,412	6,636,339	
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	5,274,870	4,839,780	3,011,823	2,067,509	
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	7,400,252	6,144,961	4,370,684	8,239,975	
INCOME TAX EXPENSES	1,494,070	1,230,128	671,123	582,542	
NET PROFIT	5,906,182	4,914,833	3,699,561	7,657,433	
OTHER COMPREHENSIVE INCOME					
Items that will reclassified subsequently to profit or loss:					
Loss on remeasuring available-for-sales investments	(80,747)	(206,662)	(80,747)	(206,662)	
Gain (Loss) arising from translating the financial statements of a foreign operation	(4,606)	3,062	-	-	
Income tax relating to components of other comprehensive income	16,149	41,333	16,149	41,333	
Items that will not be reclassified subsequently to profit or loss:					
Changes in assets revaluation surplus	3,047,249	-	3,047,249	-	
Income tax relating to components of other comprehensive income	(609,450)	-	(609,450)	-	
Total other comprehensive income, net	2,368,595	(162,267)	2,373,201	(165,329)	
TOTAL COMPREHENSIVE INCOME	8,274,777	4,752,566	6,072,762	7,492,104	
NET PROFIT ATTRIBUTABLE					
Owners of the Bank	5,829,265	4,851,901	3,699,561	7,657,433	
Non-controlling interest	76,917	62,932	-	-	
	5,906,182	4,914,833	3,699,561	7,657,433	
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE					
Owners of the Bank	8,197,983	4,688,715	6,072,762	7,492,104	
Non-controlling interest	76,794	63,851	-	-	
	8,274,777	4,752,566	6,072,762	7,492,104	
EARNINGS PER SHARE OF OWNERS OF THE BANK		<u> </u>	<u> </u>		
BASIC EARNINGS PER SHARE (BAHT)	0.79	0.66	0.50	1.04	
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,355,761,773	7,355,761,773	7,355,761,733	

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2016

BAHT: '000

			BAHT: '000		
	CONSOLIDATED EDVANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS		
	FINANCIAL STATEMENTS "Unreviewed"		FINANCIAL STATEMENTS "Unreviewed"		
	2016	2015	2016	2015	
	2010	2013	2010	2013	
INTEREST INCOME	63,435,248	61,261,163	44,366,257	42,826,689	
INTEREST EXPENSES	17,609,945	19,548,949	17,140,303	18,734,152	
INTEREST INCOME, NET	45,825,303	41,712,214	27,225,954	24,092,537	
FEES AND SERVICE INCOME	17,807,709	16,759,278	9,146,284	8,227,856	
FEES AND SERVICE EXPENSES	4,355,245	3,953,482	2,594,239	1,989,397	
FEES AND SERVICE INCOME, NET	13,452,464	12,805,796	6,552,045	6,238,459	
GAINS ON TRADING AND FOREIGN EXCHANGE TRANSACTIONS, NET	2,819,003	2,360,817	2,784,048	2,366,510	
GAINS ON INVESTMENTS, NET	613,330	306,663	613,330	306,663	
SHARE OF PROFIT FROM INVESTMENT FOR USING EQUITY METHOD	266,422	269,510	-	-	
DIVIDEND INCOME	140,271	156,926	4,838,589	5,462,550	
BAD DEBTS RECOVERIES	3,609,455	2,196,263	1,016,767	76,036	
GAINS OF SALE PROPERTIES FOR SALE	556,581	642,406	287,471	215,729	
OTHER OPERATING INCOME	691,370	735,104	760,694	698,801	
TOTAL OPERATING INCOME	67,974,199	61,185,699	44,078,898	39,457,285	
OTHER OPERATING EXPENSES					
Employee's expenses	15,845,029	13,825,859	11,406,630	9,976,826	
Directors' remuneration	35,798	36,364	34,526	33,999	
Premises and equipment expenses	5,346,299	5,072,193	4,181,049	3,930,505	
Taxes and duties	1,903,732	1,914,716	1,326,255	1,384,004	
Others	8,218,663	7,813,483	4,673,916	4,238,093	
Total other operating expenses	31,349,521	28,662,615	21,622,376	19,563,427	
	-				
IMPAIRMENT LOSS OF LOANS AND DEBT SECURITIES	15,943,617	15,309,803	8,882,211	6,947,369	
PROFIT FROM OPERATING BEFORE INCOME TAX EXPENSES	20,681,061	17,213,281	13,574,311	12,946,489	
INCOME TAX EXPENSES	4,219,983	3,511,230	1,818,719	1,510,809	
NET PROFIT	16,461,078	13,702,051	11,755,592	11,435,680	
OTHER COMPREHENSIVE INCOME					
Items that will reclassified subsequently to profit or loss:					
Gain on remeasuring available-for-sales investments	53,650	8,875	53,650	8,875	
Gain (Loss) arising from translating the financial statements of a foreign operation	(5,305)	4,275	-	-	
Income tax relating to components of other comprehensive income	(10,730)	(1,775)	(10,730)	(1,775)	
Items that will not be reclassified subsequently to profit or loss:					
Changes in assets revaluation surplus	3,047,249	-	3,047,249	-	
Income tax relating to components of other comprehensive income	(609,450)	-	(609,450)	-	
Total other comprehensive income, net	2,475,414	11,375	2,480,719	7,100	
TOTAL COMPREHENSIVE INCOME	18,936,492	13,713,426	14,236,311	11,442,780	
NET PROFIT ATTRIBUTABLE					
Owners of the Bank	16,248,248	13,527,160	11,755,592	11,435,680	
Non-controlling interest	212,830	174,891		-	
	16,461,078	13,702,051	11,755,592	11,435,680	
TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE				<u></u>	
Owners of the Bank	18,723,995	13,537,252	14,236,311	11,442,780	
Non-controlling interest	212,497	176,174	=	-	
	18,936,492	13,713,426	14,236,311	11,442,780	
EARNINGS PER SHARE OF OWNERS OF THE BANK					
BASIC EARNINGS PER SHARE (BAHT)	2.21	1.84	1.60	1.56	
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES (SHARES)	7,355,761,773	7,336,983,487	7,355,761,773	7,336,983,487	