

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	52,123,021	Deposits	2,024,046,028
Interbank and money market items, net	561,528,109	Interbank and money market items, net	114,032,031
Claims on securities	-	Liabilities payable on demand	9,527,154
Derivatives assets	26,546,689	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 7,336,650)	324,081,098	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	35,402,308
Loans to customers, net	1,652,677,599	Debts issued and Borrowings	149,185,837
Accrued interest receivables	3,259,371	Bank's liabilities under acceptances	189,931
Customers' liabilities under acceptances	189,931	Other liabilities	54,141,617
Properties foreclosed, net	10,267,586	Total Liabilities	2,386,524,906
Premises and equipment, net	45,385,831		
Other assets, net	21,539,267	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	60,595,928
		Retained Earnings	208,223,883
		Total Shareholders' equity	344,254,472
Total Assets	2,730,779,378	Total Liabilities and Shareholders' equity	2,730,779,378

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2015 (Quarterly)	
(1.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	21,669,648
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	38,105,791
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	91,652,973
Loans to related parties	357,585
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 18.19 percents)	365,457,446
Regulatory capital after deducting capital add-on arising from Single Lending Limit	
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit 18.19 percents)	365,457,446
Changes in assets and liabilities this quarter as of 31 July 2015	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,929,485
Liabilities under unmatured import bills	18,107,505
Letters of credit	31,180,035
Other contingencies	426,619,557
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares	
^{2/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	
(2.46 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	53,787,725

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand)	For Financial Group (under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	Re: Consolidated Supervision
Location of disclosure www.bangkokbank.com	Location of disclosure www.bangkokbank.com
Date of disclosure 30 April 2015	Date of disclosure 30 April 2015
Information as of 31 December 2014	Information as of 31 December 2014

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mr. Ayuth Krishnamara)
Executive Vice President

(Mr. Suvarn Thansathit)
Senior Executive Vice President
On behalf of President