

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 30 September 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	46,389,915	Deposits	2,013,149,595
Interbank and money market items, net	476,932,605	Interbank and money market items, net	101,489,986
Claims on securities	-	Liabilities payable on demand	9,270,072
Derivatives assets	28,503,192	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 7,509,699)	388,832,250	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	42,541,671
Loans to customers, net	1,662,258,338	Debts issued and Borrowings	153,857,011
Accrued interest receivables	3,080,800	Bank's liabilities under acceptances	173,324
Customers' liabilities under acceptances	173,324	Other liabilities	55,623,613
Properties foreclosed, net	9,866,613	Total Liabilities	2,376,105,272
Premises and equipment, net	45,138,880		
Other assets, net	24,419,254	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	58,259,829
		Retained Earnings	208,976,285
		Total Shareholders' equity	342,670,775
Total Assets	2,718,776,047	Total Liabilities and Shareholders' equity	2,718,776,047

Non-Performing Loans ^{2/} (net) as of 30 September 2015 (Quarterly)

(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	18,233,233
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	45,488,212
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	98,005,871
Loans to related parties	358,565
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.32 percents)	376,991,808
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 18.32 percents)	376,991,808
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,230,167
Liabilities under unmatured import bills	18,091,945
Letters of credit	29,074,120
Other contingencies	431,988,658

^{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 September 2015 (Quarterly)

(2.77 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	56,796,460
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Channel of capital maintenance information disclosure

For Commercial Bank

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure www.bangkokbank.com

Date of disclosure 30 April 2015

Information as of 31 December 2014

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure www.bangkokbank.com

Date of disclosure 30 April 2015

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