

**Summary in English
of the Minutes of
the 22nd Annual Ordinary Meeting of Shareholders of
Bangkok Bank Public Company Limited (“the Bank”)
April 10, 2015
The Bank’s Auditorium, 30th Floor, Head Office
333 Silom Road, Silom Sub-district, Bangrak District, Bangkok, Thailand**

The Meeting was convened at 15.30 hrs.

Mr. Chatri Sophonpanich, Chairman of the Board of Directors, presided as Chairman of the Meeting (Chairman).

Mr. Apichart Ramyarupa, the Corporate Secretary (Secretary) reported that the 22nd Annual Ordinary Meeting of Shareholders (Meeting) was attended by 7,022 shareholders or their representatives, collectively accounting for 874,274,081 shares or 45.80 percent of the total 1,908,842,894 shares that have been issued and paid-up, thus constituting a quorum pursuant to the Articles of Association of the Bank.

The Meeting was attended by directors and senior executives of the Bank and the auditors as follows:

The directors who attended the Meeting:

1.	Mr. Chatri	Sophonpanich	Chairman of the Board
2.	Mr. Kosit	Panpiemras	Chairman of the Board of Executive Directors
3.	Mr. Piti	Sithi-Amnuai	Director
4.	Admiral Prachet	Siridej	Chairman of the Audit Committee
5.	Mr. Kovit	Poshyananda	Chairman of the Nomination and Remuneration Committee
6.	Mr. Singh	Tangtatswas	Member of the Board of Executive Directors and Chairman of the Risk Management Committee
7.	Mr. Deja	Tulananda	Vice Chairman of the Board of Executive Directors
8.	H.S.H. Prince Mongkolchaleam	Yugala	Member of the Audit Committee
9.	Ms. Gasinee	Witoonchart	Member of the Audit Committee
10.	Mr. Amorn	Chandarasomboon	Member of the Board of Executive Directors, the Nomination and Remuneration Committee and the Risk Management Committee
11.	Mr. Chartsiri	Sophonpanich	Member of the Board of Executive Directors and President
12.	Mr. Suvarn	Thansathit	Member of the Board of Executive Directors, the Risk Management Committee and Senior Executive Vice President in charge of Metropolitan and Provincial Commercial Banking, Business Banking and Consumer Banking
13.	Mr. Charn	Sophonpanich	Member of the Risk Management Committee
14.	Mr. Chansak	Fuangfu	Senior Executive Vice President in charge of Metropolitan and Provincial Corporate Banking and Head of Metropolitan Corporate Banking
15.	Mr. Thaweelap	Rittapirom	Executive Vice President in charge of Product and Distribution Department and Credit Card Division
16.	Mr. Arun	Chirachavala	Member of the Audit Committee

Mr. Kovit Poshyananda, the Chairman of the Nomination and Remuneration Committee, introduced to the meeting Mr. Arun Chirachavala, a newly-appointed independent director in place of Mr. Kanung Luchai who has resigned.

Senior executives who attended the Meeting:

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|----|---------------|----------------|---|
| 1. | Mr. Virasak | Suthanthavibul | Senior Executive Vice President in charge of Commercial Banking |
| 2. | Mrs. Ruchanee | Nopmuang | Senior Executive Vice President & Manager, Human Resources Division |
| 3. | Mr. Siridej | Aungudomsin | Senior Executive Vice President in charge of Business Banking |

The auditors from Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. who attended the meeting:

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|----|---------------|------------|
| 1. | Ms. Nisakorn | Songmanee |
| 2. | Mr. Somkrit | Krishnamra |
| 3. | Ms. Wilasinee | Krishnamra |

Prior to the consideration of the agenda, the Secretary explained the procedures regarding voting, counting of votes and reporting of the voting result on each agenda as follows:

For the purpose of voting, each of ordinary share or preferred share shall be counted as one vote. If any shareholder has interests in any matter on which the Meeting shall pass a resolution, such shareholder shall not have the right to vote on such matter, except to vote on the election of directors.

In voting on each agenda, the Chairman shall inquire whether any shareholder wishes to cast a dissenting vote or to abstain from voting. In the event a shareholder wishes to cast a dissenting vote or to abstain from voting, such shareholder is requested to identify oneself, to indicate their vote on the ballot received during registration and to sign the ballot. A Bank officer will collect such ballots for the counting of votes.

In counting the votes, only the dissenting votes and the abstentions indicated on the proxy forms and the ballots will be counted. The total of such votes will be subtracted from the votes of the total number of shares of those shareholders attending the Meeting and the remaining number of votes will be considered as voting for the approval of such agenda.

The results of the voting for every agenda for which voting was required shall be announced in the next agenda.

A panel of 3 witnesses for the counting of votes was appointed, one of whom was a representative from the audit firm of the Bank, namely, Ms. Wilasinee Krishnamra, and the other two witnesses were selected by the Chairman from the shareholders who volunteered, namely, Mr. Amorn Vikrompanitkul and Miss Oranut Charoenchaipruksa.

The Secretary informed the Meeting that the Bank had provided shareholders with the opportunity to propose items to be included on the agenda of the Meeting, to nominate candidates for bank directorship, and to submit questions in advance with regard to any meeting agenda prior to the Meeting. There were no proposals from any shareholder.

The Chairman stated that as the number of shareholders in attendance and the number of shares held by such shareholders constituted a quorum, the Meeting could proceed.

Agenda No. 1

Approval of the Minutes of the 21st Annual Ordinary Meeting of Shareholders held on April 11, 2014

The Chairman requested the Meeting to consider and approve the Minutes of the 21st Annual Ordinary Meeting of Shareholders as presented on pages 5 - 16 of the Notice of the Meeting which had been sent to each shareholder.

The Chairman asked if any shareholder would like to propose any changes to the Minutes.

There were no proposals from the Meeting.

The Chairman then proposed that the Meeting consider and approve the Minutes of the 21st Annual Ordinary Meeting of Shareholders held on April 11, 2014.

The Meeting approved the Minutes of the 21st Annual Ordinary Meeting of Shareholders held on April 11, 2014 with the following votes:

- Approved 866,855,884 votes or 100.00%
of all the votes casted by the shareholders who attended the meeting
- Disapproved 0 votes or 0.00%
of all the votes casted by the shareholders who attended the meeting
- Abstained 6,532,520 votes
- Invalid ballots 0 votes

Agenda No. 2

Acknowledgement of the report on the results of operations for the year 2014 as presented in the Annual Report

The Chairman requested the Meeting to acknowledge the report on the results of operations for the year 2014, and the significant developments during the year, as presented on pages 34 - 66 of the 2014 Annual Report which had been sent to each shareholder with the Notice of the Meeting. Furthermore, in accordance with the requirement of the Bank of Thailand, the Bank also reported on the sale of shares acquired from debt restructuring on page 61 of the 2014 Annual Report.

The Chairman invited shareholders for questions and comments.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting acknowledge the report.

The Meeting acknowledged the report on the results of operations for the year 2014.

Agenda No. 3

Acknowledgement of the Report of the Audit Committee for the year 2014

The Chairman requested the Meeting to acknowledge the Report of the Audit Committee for the year 2014 as presented on pages 114 - 115 of the 2014 Annual Report which had been sent to each shareholder with the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting acknowledge the report.

The Meeting acknowledged the Report of the Audit Committee for the year 2014.

Agenda No. 4

Approval of the Financial Statements for the year ended December 31, 2014

The Chairman requested the Meeting to approve the Financial Statements for the year ended December 31, 2014, presenting the financial status and operating results of the Bank during the year 2014, which were audited by the auditors of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. and were considered by the Audit Committee. Details are presented on pages 116 - 209 of the 2014 Annual Report which had been sent to each shareholder with the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

A shareholder asked the management to discuss the operational and business development initiatives in light of the competitive environment in the past year, further developments and changes envisaged for 2015, and measures to address the possible increase in non-performing loans due to the economic downtrend.

Mr. Kosit Panpiemras, the Chairman of the Board of Executive Directors, explained that the direction and trend of the Bank's business development tend to follow the economic development of the country. The results for 2014 continued to be in line with Thailand's economic growth as in previous years. Meanwhile, the Bank has undertaken various measures to further strengthen its fundamental capabilities in anticipation of an economic upturn, such as the strengthening and expansion of the international branch network, particularly in the ASEAN countries in light of new business opportunities within the ASEAN Economic Community. In 2014, a new branch was opened in Phnom Penh, Cambodia, and in 2015, there will be new

branches in Yangon, Myanmar, and Pakse, Laos. In addition, various risk management tools have been enhanced.

The Bank has always focused on long-term stability. Therefore, during an economic slowdown such as the current one, the Bank would always exercise great caution. In 2014, this was well managed and as a result, the Bank is in a strong position.

In 2015, the Bank will intensify efforts to further enhance its competitive position while endeavoring to maintain profitability in line with economic growth. These would include measures to maintain cost of deposits at an appropriate level; measures to enhance capabilities to service small businesses efficiently and prudently; and measures to further develop existing initiatives to work with and support Thai entrepreneurs investing overseas. More emphasis will be placed on the development of savings-related products, being products that are especially important during periods of slow economic growth. The Bank expects that the economic growth rate in 2015 will be between 3% - 4%, which, although is not considered to be strong growth, still is positive growth. Therefore, the Bank will continue to be prudent and will operate in line with the country's economic growth.

A shareholder asked about the impact of the higher levels of household debt on the ratio of non-performing loans and the expected loan growth rate in 2015.

The Chairman of the Board of Executive Directors explained that the Bank's non-performing loan ratio is not high and is at a manageable level. There is no cause for concern as the Bank will monitor the situation closely. Loan growth is expected to be around 3% - 5%, in line with the long-held principle that loan growth should reflect the country's overall economic growth.

Mr. Suvarn Thansathit, Senior Executive Vice President, further clarified that the ratio of non-performing loans to total loans was about 2% - 3%, similar to that of other like-sized banks. However, the country's overall economic outlook remains volatile, which may lead to higher levels of non-performing loans. Therefore the Bank will monitor the situation closely to ensure that the level of non-performing loans is reasonable.

A shareholder asked whether the savings-related products mentioned are bancassurance products and what is the Bank's policy regarding savings-related products.

The Chairman of the Board of Executive Directors explained that the Bank had launched two bancassurance products, namely, 'Bualuang Huang Krobkrua' which is designed for longer-term savings for family stability; and 'Bualuang Huang Luk Larn', a savings product designed for educational needs. These products are designed carefully to meet with the needs of consumer customers.

A shareholder asked about the Bank's business expansion plan and also proposed the idea of 'Physical Banking on Mobile', an innovative product popular in the United States of America.

The President explained that the Bank endeavors to meet the requirement of every client group, whether corporate customers, commercial customers, business customers or consumer customers, by developing specific products and services that meet the particular needs of each segment. For the retail consumer segment, the Bank is further enhancing its range of services and personal loan products. Furthermore, the Bank also has plans to diversify the deposit base. As for electronic banking services, the use of internet and mobile phone as electronic media will increase in significance going forward. The Bank has thus developed Bualuang iBanking to provide banking services via internet and Bualuang mBanking to provide the services via mobile phones. The range of functionality, convenience and accessibility will be further enhanced to improve customer experience.

A shareholder asked why the growth rate of the Bank's competitors was higher than that of the Bank and how the Bank will focus on SMEs in 2015.

The Chairman of the Board of Executive Directors explained that the Bank's long-held principle has been to maintain a growth rate reflecting the country's economic framework. In the current environment of economic volatility, the ability of SMEs to adapt to rapidly changing circumstances will be of paramount importance for their viability as business entities. As 'Puan Koo Kit (trusted partner)', the Bank has always encouraged and supported the improvements in the business operations of SME customers, helping them cope with changing situations to emerge as stronger businesses. In 2015, the Bank will re-emphasize this role, especially in supporting the expansion of the businesses of the SME customers into neighboring countries.

A shareholder asked about the efficiency of branches on self-owned property compared to branches in department stores and retail outlets, the breakdown of the 43 new branches in 2014 by type of branches,

and the Bank's policy on domestic branch expansion. The shareholder also opined that as the only Thai bank approved by the Myanmar authorities to open a branch in Myanmar, Bangkok Bank will have excellent business opportunities.

The President explained that the customer base of the Bank is diversified. In recent years, more branches were opened in retail outlets and other rented space to provide better access for consumer customers as well as more convenience for the Bank to provide services. At the same time, the operations of branches on self-owned property have been re-designed to better serve the business sector by setting up business centers to service commercial customers, business customers and SMEs.

As for the branch in Myanmar, plans are underway for the opening of a new branch in Yangon in June 2015. The resulting branch network will cover all the major countries in East Asia with the exception of Brunei and Korea. As the countries in East Asia move towards regional integration, both within the ASEAN Economic Community and further covering all of Asia, the Bank envisages that this branch network will help to facilitate and support Thai businesses in their trading activities, in their investment in production facilities or in the expansion of their markets to these countries. The Bank firmly believes that business opportunities exist for Thai companies with their great potential, good management, good reputation and well-known brand names and the Bank looks forward to servicing them through its overseas branch network.

A shareholder asked the Chairman of the Board of Executive Directors about the indicators of the Bank's progress.

The Chairman of the Board of Executive Directors explained that the Bank is a business organization and measures its progress in multiple dimensions, ranging from the Bank's employees to society as a whole. The business operating results is one indicator of the Bank's progress. Aside from that, the Bank also views its role in society and in the community as another indicator of progress. This is reported in the Corporate Social Responsibility Report sent to shareholders together with the Annual Report. Furthermore, the Bank also gives importance to its role in fostering inter-company collaboration among various entities in the industry, as manifested by Mr. Chartsiri's role as the Chairman of the Thai Bankers' Association for two consecutive terms.

A shareholder asked whether foreign investors would withdraw their investment if the US Federal Reserve were to increase interest rates, and what contingency plan is in place for fundraising if the foreign investors were to withdraw their investment.

The President explained that most foreign investors having invested in the companies listed on the Stock Exchange of Thailand have already analyzed the impact of various scenarios including the policy direction of the US Federal Reserve. The movement of the interest rates by the US Federal Reserve would probably not have much impact on the Thai financial market as the proportion of foreign investors in the Thai equity and debenture markets is not as high as in other countries, and the impact of their fund movements out of Thailand is unlikely to be significant. In terms of fundraising, the Bank had on occasion raised funds by issuing 5 - 10 year USD debentures, depending on the circumstances prevailing at the time of issuance, for the purpose of assets and liabilities management and to supplement the deposit base to fund the Bank's business.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the Financial Statements for the year ended December 31, 2014 of the Bank.

The Meeting approved the audited Financial Statements for the year ended December 31, 2014 with the following votes:

- Approved	867,523,160	votes or	100.00%
	of all the votes casted by the shareholders who attended the meeting		
- Disapproved	0	votes or	0.00%
	of all the votes casted by the shareholders who attended the meeting		
- Abstained	6,733,150	votes	
- Invalid ballots	0	votes	

Agenda No. 5

Approval of the appropriation of profit and the payment of dividends for the year 2014

The Chairman informed the Meeting that the net profit of the Bank in 2014 amounted to Baht 34,121,215,688.71 and the accumulated profit to be appropriated at this year's annual ordinary meeting of shareholders amounted to Baht 105,896,276,850.55 and requested the Meeting to consider and approve the appropriation of profit and the payment of dividends for the operating results of the year 2014, as presented on page 17 of the Notice of the Meeting, as follows:

1. allocation as a legal reserve in the total amount of Baht 1,000,000,000.00, being the allocation for the period of January-June 2014 amounting to Baht 500,000,000.00 (which had already been made as per the financial statements for the period ended December 31, 2014) and for the period of July-December 2014 amounting to Baht 500,000,000.00.
2. allocation as other reserves in the amount of Baht 5,000,000,000.00 which had already been made for the period of January-June 2014.
3. payment of dividend for the operating results of the year 2014, which dividend was derived from retained earnings that was subject to corporate income tax of 30 percent, at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407,478,811.00 or about 36.36 percent of the annual net profit, a part of which had been paid as interim dividend at the rate of Baht 2.00 per ordinary share on September 26, 2014, and the remaining amount be paid on May 8, 2015 at the rate of Baht 4.50 per ordinary share. The record date for determining the shareholders who have the right to receive the dividend payment shall be April 21, 2015 and the share registration book shall be closed on April 22, 2015 for the purpose of compiling the list of shareholders in accordance with Section 225 of the Securities and Exchange Act B.E. 2535 as amended.

The Chairman invited shareholders for questions and comments.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the appropriation of profit and the payment of dividends for the year 2014.

The Meeting approved the appropriation of profit and the payment of dividends for the year 2014 as proposed with the following votes:

- Approved	867,780,350	votes or	100.00%
	of all the votes casted by the shareholders who attended the meeting		
- Disapproved	0	votes or	0.00%
	of all the votes casted by the shareholders who attended the meeting		
- Abstained	6,479,250	votes	
- Invalid ballots	0	votes	

Agenda No. 6

Election of Director(s) replacing those retiring by rotation

The Chairman requested the shareholders to elect directors in place of those retiring by rotation with details as follows:

According to Article 17 of the Articles of Association of the Bank, one-third of the total number of the directors of the Bank shall retire at every annual ordinary meeting of shareholders. The 6 directors due to retire by rotation in the Annual Ordinary Meeting of Shareholders for 2015 were Mr. Kovit Poshyananda, H.S.H. Prince Mongkolchaleam Yugala, Mr. Kosit Panpiemras, Mr. Deja Tulananda, Mr. Chartsiri Sophonpanich and Mr. Suvarn Thansathit.

The Nomination and Remuneration Committee had considered and selected qualified individuals to be proposed to be the Bank's directors in place of those retiring by rotation in accordance with the policy, criteria and methods prescribed, and was of the opinion that the said 6 retiring directors possessed suitable qualifications, with no disqualifications pursuant to any relevant laws or regulations. The retiring directors had the knowledge, skills and expertise in specific areas that would benefit the Bank's business and also possessed high business ethics, vision and a positive attitude towards the Bank, as well as the willingness to

fully perform in their assigned duties. The retiring directors' performance of their duties as the Bank's directors so far had been highly beneficial as reflected in the Bank's results of operation. Furthermore, the Bank of Thailand had approved the nomination of the 6 retiring directors. Therefore, the Board of Directors recommended that all 6 directors retiring by rotation be re-elected to the Board for another term. The information about each of the directors retiring by rotation and proposed to be re-elected are presented on pages 18 - 28 of the Notice of the Meeting. The Meeting was requested to conduct the voting for the re-election of each director individually.

The Chairman invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting consider the re-election of the directors.

The Meeting approved the re-election of Mr. Kovit Poshyananda, H.S.H. Prince Mongkolchaleam Yugala, Mr. Kosit Panpiemras, Mr. Deja Tulananda, Mr. Chartsiri Sophonpanich and Mr. Suvarn Thansathit as directors for another term with the following votes:

- Mr. Kovit Poshyananda

- Approved 788,397,540 votes or 91.56%
of all the votes casted by the shareholders who attended the meeting
- Disapproved 72,685,160 votes or 8.44%
of all the votes casted by the shareholders who attended the meeting
- Abstained 13,177,100 votes
- Invalid ballots 0 votes

- H.S.H Prince Mongkolchaleam Yugala

- Approved 809,522,292 votes or 93.97%
of all the votes casted by the shareholders who attended the meeting
- Disapproved 51,991,668 votes or 6.03%
of all the votes casted by the shareholders who attended the meeting
- Abstained 12,745,840 votes
- Invalid ballots 0 votes

- Mr. Kosit Panpiemras

- Approved 809,309,482 votes or 93.94%
of all the votes casted by the shareholders who attended the meeting
- Disapproved 52,207,018 votes or 6.06%
of all the votes casted by the shareholders who attended the meeting
- Abstained 12,743,300 votes
- Invalid ballots 0 votes

- Mr. Deja Tulananda

- Approved 809,294,666 votes or 93.94%
of all the votes casted by the shareholders who attended the meeting
- Disapproved 52,213,308 votes or 6.06%
of all the votes casted by the shareholders who attended the meeting
- Abstained 12,751,826 votes
- Invalid ballots 0 votes

- Mr. Chartsiri Sophonpanich

- Approved	812,019,236	votes or	94.30%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	49,073,708	votes or	5.70%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	13,166,926	votes	
- Invalid ballots	0	votes	

- Mr. Suvarn Thansathit

- Approved	809,268,716	votes or	93.94%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	52,239,728	votes or	6.06%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	12,752,326	votes	
- Invalid ballots	0	votes	

Agenda No. 7

Acknowledgement of directors' remuneration

The Chairman requested the Meeting to acknowledge the directors' remuneration in 2014 which had been determined in line with the remuneration framework as proposed by the Nomination and Remuneration Committee, details of which are presented on page 30 of the Notice of the Meeting.

Furthermore, the Meeting was informed about the remuneration in 2014 of the directors and the executives with management authority and their directorship in other companies as required to be disclosed by the Bank of Thailand, the details of which are presented on page 212 and pages 98 - 106 of the 2014 Annual Report.

The Chairman invited shareholders for questions and comments.

A shareholder commented that the Bank should have proposed the directors' remuneration to the shareholders' meeting for approval rather than for acknowledgement.

The Chairman of the Nomination and Remuneration Committee explained that the Annual Ordinary Meeting of Shareholders No. 1/2536 on April 21, 1993 had authorized the Board of Directors to approve the directors' remuneration.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting acknowledge the directors' remuneration.

The Meeting acknowledged the directors' remuneration.

Agenda No. 8

The appointment of the auditors and the determination of the remuneration of the auditors for the year 2015

The Chairman stated that in order to comply with Section 120 of the Public Limited Companies Act B.E. 2535 as amended and Article 50 of the Articles of Association of the Bank, which stipulate that the annual ordinary meeting of shareholders each year shall appoint an auditor and determine the remuneration to be paid by the Bank each year, the Audit Committee had considered and evaluated the quality of the work of the auditor for the year 2014 and reviewed the suitability as well as assessed the independence and the qualifications of the said auditor according to the criteria established. The Audit Committee was of the opinion that Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. is suitable to be re-appointed as the auditor of the Bank. The Board of Directors therefore recommended that the Meeting approve the appointment of Mr. Suphamit Techamontrikul, certified public accountant registration no. 3356, and/or Mr. Niti Jungnitnirundr, certified public accountant registration no. 3809, and/or Mr. Chavala Tienpasertkij, certified public accountant registration no. 4301, and/or Ms. Nisakorn Songmanee, certified public accountant registration no. 5035, all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Bank for the year 2015, with total remuneration of Baht 14,800,000.00, and that the Bank's management be

authorized to consider and approve additional fees as appropriate in the event that the Bank were to request the auditors to perform other functions. The details of the appointment and the remuneration of the auditors for the year 2015 are presented on page 31 of the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the appointment and the remuneration of the auditors for the year 2015 and authorize the Bank's management to consider and approve additional fees as appropriate in the event that the Bank were to request the auditors to perform other functions.

The Meeting approved the appointment of Mr. Suphamit Techamontrikul, certified public accountant registration no. 3356, and/or Mr. Niti Jungnitnirundr, certified public accountant registration no. 3809, and/or Mr. Chavala Tienpasertkij, certified public accountant registration no. 4301, and/or Ms. Nisakorn Songmanee, certified public accountant registration no. 5035, all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Bank for the year 2015, with the remuneration in the amount of Baht 14,800,000.00 and authorized the Bank's management to consider and approve additional fees as appropriate in the event that the Bank were to request the auditors to perform other functions with the following votes:

- Approved	867,716,450	votes or	100.00%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	27,520	votes or	0.00%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	6,518,150	votes	
- Invalid ballots	0	votes	

Agenda No. 9 Other Business

The Chairman invited shareholders to express their opinions and suggestions on various matters.

A shareholder asked about the Bank's strategy to expand its credit card customer base and whether the Bank has any policy on venture capital as being a source of fund for website or IT businesses.

The President explained that the Bank provides support for investment in innovative businesses on a case-by-case basis.

On credit and debit cards business, the Bank has developed card usage to be more convenient and secure for cardholders. The Bank was the first bank in Thailand to introduce an embedded chip technology for debit cards five years ago, and encouraged cardholders to use credit and debit cards with chip card technology to increase security. The Bank of Thailand now requires all banks to adopt chip card technology by the end of 2016. Moreover, the Bank has constantly developed and offered secure and convenient products and services to customers so as to cultivate customers' confidence in the Bank.

A shareholder asked the Board of Directors to explain about the Infinite Card and the rationale for the collaboration between Chelsea Football Club and the Bank.

The President explained that the target group of Infinite Card was the high net-worth customers to whom the Bank would like to offer various types of services, especially wealth management and related services. The collaboration with Chelsea Football Club, which is a leading football club in the English Premier League, was one of the Bank's strategies to approach the new generation of consumers by aligning the image of the Bank's debit and credit card with this target group. The Bank would assess the success of the campaign against anticipated results.

A shareholder proposed that the Bank specify the maximum age of directors.

A shareholder commented that age is not a major issue for directorship in the Bank but the directors' knowledge and experience that would be beneficial to the Bank's business is a more important factor to be considered. Unlike other industries, maintaining the confidence of the public is crucial to the banking industry, so the Bank needs to have experienced directors, especially those with experience in leading the Bank through challenges such as the economic crisis in 1997 and in achieving steady growth.

A shareholder asked the Chairman of the Board of Executive Directors whether the current economic situation constitutes a crisis that would affect the middle-class.

The Chairman of the Board of Executive Directors explained that Thailand's economy is likely to maintain a growth rate of around 3% - 4% per year. Even though this is a low growth rate and Thailand will still face some issues arising from internal and external factors, it will not be an economic crisis.

However, the success of Thailand's future development will depend on the increase in the middle-class population and the reduction or non-increase of economic inequality.

A shareholder asked whether Bangkok Bank has performed any stress tests and if so, to what extent can the Bank cope with the impact of what may happen.

The President explained that the Bank conducted stress testing annually, using both the supervisory scenarios provided by the Bank of Thailand and internally developed scenarios. The internal scenario would be based on the business profile, relevant risk factors, and historical statistics in developing extreme but plausible event, the 1 in 25 scenario which would correspond to a confidence level of 96%. Outcomes from stress testing would be incorporated into projected financial positions and, consequently, projected capital positions under stress would be calculated. The Bank would evaluate and compare its positions against projected financial positions under normal circumstances. It would also assess how well it could withstand such adverse scenario and would determine whether any specific actions need to be undertaken.

A shareholder requested an overview of the Bank's investment overseas and the use of the Bank's capital in the near term, in particular whether the Bank needed to increase its capital, and the recent performance of its overseas branches.

The President explained that overseas operation accounted for about 18% of the Bank's overall business. Domestic operation generated a higher proportion of fee income than overseas branches as it also engages in retail and consumer banking. The capital requirements for overseas operations are generally similar to that of domestic operation, as regulators in the region have adopted similar capital adequacy requirements. Based on projections of the relevant factors, the operating profits of the Bank will be sufficient to fund the business expansion in the near term without the need to increase capital.

There being no further questions, the Chairman thanked the shareholders and declared the Meeting closed.

The Meeting was closed at 18.40 hrs.

Certified as correct

(Mr. Chatri Sophonpanich)
Chairman of the Board of Directors
Chairman of the Meeting

(Mr. Apichart Ramyarupa)
Corporate Secretary

---End---