

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	55,460,484	Deposits	2,099,156,075
Interbank and money market items, net	599,926,710	Interbank and money market items, net	116,331,828
Claims on securities	-	Liabilities payable on demand	9,383,810
Derivatives assets	15,831,226	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 12,806,146)	372,614,398	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,182,329	Derivatives liabilities	17,286,224
Loans to customers, net	1,629,994,913	Debts issued and Borrowings	140,462,327
Accrued interest receivables	3,329,799	Bank's liabilities under acceptances	272,838
Customers' liabilities under acceptances	272,838	Other liabilities	64,525,880
Properties foreclosed, net	11,218,945	Total Liabilities	2,447,418,982
Premises and equipment, net	29,671,121		
Other assets, net	17,002,163	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	46,184,935
		Retained Earnings	199,466,348
		Total Shareholders' equity	321,085,944
Total Assets	2,768,504,926	Total Liabilities and Shareholders' equity	2,768,504,926

Non-Performing Loans ^{2/} (net) as of 31 March 2015 (Quarterly)

(0.95 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	19,896,380
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	32,841,237
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	88,053,027
Loans to related parties	352,098
Loans to related asset management companies	3,630,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.12 percents)	351,494,795
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 18.12 percents)	351,494,795
Changes in assets and liabilities this quarter as of 30 April 2015 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,487,654
Liabilities under unmatured import bills	17,335,633
Letters of credit	30,133,068
Other contingencies	493,218,907

^{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 31 March 2015 (Quarterly)

(2.18 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	46,346,312
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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