

**Summary Statement of Assets and Liabilities**  
**(Not audited by Certified Public Accountant)**  
**As of 31 July 2016**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	52,805,304	Deposits	2,096,626,942
Interbank and money market items, net	417,305,320	Interbank and money market items, net	139,049,532
Claims on securities	-	Liabilities payable on demand	16,325,856
Derivatives assets	30,838,855	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 27,443,343)	490,037,384	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,680,876	Derivatives liabilities	32,276,302
Loans to customers, net	1,726,272,669	Debts issued and Borrowings	134,218,172
Accrued interest receivables	4,604,378	Bank's liabilities under acceptances	125,609
Customers' liabilities under acceptances	125,609	Other liabilities	53,322,576
Properties foreclosed, net	9,276,252	<b>Total Liabilities</b>	<b>2,471,944,989</b>
Premises and equipment, net	44,130,023	<b>Shareholders' equity</b>	
Other assets, net	22,112,317	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	60,500,838
		Retained Earnings	223,308,499
		<b>Total Shareholders' equity</b>	<b>359,243,998</b>
<b>Total Assets</b>	<b>2,831,188,987</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,831,188,987</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 June 2016 (Quarterly)	
(0.97 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	20,315,742
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	53,641,014
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	108,898,134
Loans to related parties	255,954
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 18.28 percents)	381,784,717
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 18.28 percents)	381,784,717
Changes in assets and liabilities this quarter as of 31 July 2016	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,526,998
Liabilities under unmatured import bills	16,327,191
Letters of credit	27,556,397
Other contingencies	553,134,182

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2016 (Quarterly)  
(3.11 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 66,479,944

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](http://www.bangkokbank.com)

Date of disclosure 29 April 2016

Information as of 31 December 2015

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure [www.bangkokbank.com](http://www.bangkokbank.com)

Date of disclosure 29 April 2016

Information as of 31 December 2015

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