

**Summary in English
of the Minutes of
the 24th Annual Ordinary Meeting of Shareholders of
Bangkok Bank Public Company Limited (“the Bank”)
April 12, 2017
The Bank’s Auditorium, 30th Floor, Head Office
333 Silom Road, Silom Sub-district, Bangrak District, Bangkok, Thailand**

The Meeting was convened at 15.10 hrs.

As Mr. Chatri Sophonpanich, Chairman of the Board of Directors, was unable to attend the meeting, Mr. Piti Sithi-Amnuai, Vice Chairman of the Board of Directors, presided as Chairman of the Meeting (Chairman).

Mr. Apichart Ramyarupa, the Corporate Secretary (Secretary) reported that the 24th Annual Ordinary Meeting of Shareholders (Meeting) was attended by 8,990 shareholders or their representatives, collectively accounting for 910,482,253 shares or 47.70 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. Piti | Sithi-Amnuai | Vice Chairman of the Board of Directors |
| 2. | Mr. Deja | Tulananda | Chairman of the Board of Executive Directors |
| 3. | Admiral Prachet | Siridej | Independent Director and Chairman of the Audit Committee |
| 4. | Mr. Kovit | Poshyananda | Independent Director and Chairman of the Nomination and Remuneration Committee |
| 5. | Mr. Singh | Tangtatswas | Chairman of the Risk Management Committee and Member of the Board of Executive Directors |
| 6. | Mr. Charn | Sophonpanich | Member of the Risk Management Committee |
| 7. | Mr. Amorn | Chandarasomboon | Member of the Board of Executive Directors, the Risk Management Committee and the Nomination and Remuneration Committee |
| 8. | H.S.H. Prince Mongkolchaleam | Yugala | Independent Director and Member of the Audit Committee |
| 9. | Mrs. Gasinee | Witoonchart | Independent Director and Member of the Audit Committee |
| 10. | Mr. Arun | Chirachavala | Independent Director and Member of the Audit Committee |
| 11. | Mr. Pailin | Chuchottaworn | Director |
| 12. | Mr. Chartsiri | Sophonpanich | President and Member of the Board of Executive Directors |
| 13. | Mr. Suvarn | Thansathit | Senior Executive Vice President, Member of the Board of Executive Directors and the Risk Management Committee |
| 14. | Mr. Chansak | Fuangfu | Senior Executive Vice President |
| 15. | Mr. Thaweelap | Rittapirom | Executive Vice President in charge of Product and Distribution Department and Credit Card Division |

Senior executives who attended the Meeting:

| | | | |
|----|--------------|---------------|---|
| 1. | Mr. Boonsong | Bunyasaranand | Senior Executive Vice President, Manager of Treasury Division |
| 2. | Miss Suteera | Sripaibulya | Senior Executive Vice President, Manager of Technology Division |
| 3. | Mr. Virasak | Sutanthavibul | Senior Executive Vice President in charge of Commercial Banking |

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|----|---------------|-----------------|---|
| 4. | Mr. Siridej | Aungudomsin | Senior Executive Vice President in charge of Business Banking |
| 5. | Mrs. Ruchanee | Nopmuang | Senior Executive Vice President in charge of General Management & Human Resources Division |
| 6. | Mr. Chaiyarit | Anuchitworawong | Senior Executive Vice President, Co-Head of International Banking Group, Manager of International Branch Division, and in charge of Projects & Investor Relations |

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

- | | | |
|----|----------------|----------------|
| 1. | Mr. Suphamit | Techamontrikul |
| 2. | Mrs. Nisakorn | Songmanee |
| 3. | Mrs. 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 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. At the end of the meeting, shareholders are requested to return unused ballots to meeting attendants before leaving the meeting room.

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

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

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 about 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 23rd Annual Ordinary Meeting of Shareholders held on April 12, 2016

The Chairman requested the Meeting to consider and approve the Minutes of the 23rd Annual Ordinary Meeting of Shareholders held on April 12, 2016 as presented on pages 5 - 17 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 23rd Annual Ordinary Meeting of Shareholders held on April 12, 2016.

The Meeting approved the Minutes of the 23rd Annual Ordinary Meeting of Shareholders held on April 12, 2016 with the following votes:

| | | | |
|-------------------|-------------|--|---------|
| - Approved | 910,689,479 | votes or | 100.00% |
| | | of all the votes cast by the shareholders who attended the meeting | |
| - Disapproved | 100 | votes or | 0.00% |
| | | of all the votes cast by the shareholders who attended the meeting | |
| - Abstained | 1,123,793 | votes | |
| - Invalid ballots | 0 | votes | |

Agenda No. 2

Acknowledgement of the report on the results of operations for the year 2016 as presented in the Annual Report

The Chairman requested the Meeting to acknowledge the report on the results of operations for the year 2016, and the significant developments during the year, as presented on pages 10 - 54 of the 2016 Annual Report which had been sent to each shareholder with the Notice of the Meeting. The Chairman requested Mr. Singh Tangtatswas, Member of the Board of Executive Directors, to summarize the report on the results of operations.

Mr. Singh summarized the report on the results of operations for 2016 as follows.

Bangkok Bank and its subsidiaries reported their consolidated financial position as of December 31, 2016 with total assets amounting to Baht 2,944,230 million, an increase of 3.8 percent from the previous year. Lending grew by 3.9 percent to Baht 1,941,093 million, mainly from growth in loans to large corporates and medium-sized businesses, consumers, and loans made through the Bank's international network. Total liabilities amounted to Baht 2,564,985 million, an increase of 3.7 percent, mainly from growth in deposits which rose by Baht 87,176 million, mainly from savings deposits. Shareholders' equity amounted to Baht 379,016 million, an increase of Baht 17,184 million or 4.7 percent, due mainly to the net profit for 2016 of Baht 31,815 million, net of two dividend payments during 2016 totaling Baht 12,022 million. These consisted of the final dividend payment for the 2015 performance of Baht 8,310 million (Baht 4.50 per share) and the interim dividend payment from the net profit from operations in the first half of 2016 of Baht 3,712 million (Baht 2.00 per share).

For the year 2016, the Bank generated an operating income of Baht 105,858 million, an increase of 3.0 percent from the previous year. Significant items included an increase in net interest income resulting from its capability in management of assets and liabilities, while non-interest income, which included gains on disposal of assets and gains on investments, which decreased due to market volatility and economic slowdown during the year. Impairment loss for loans and debt securities rose in line with the Bank's prudent approach of continually setting aside provisions for loan losses, coupled with asset quality management. As a result, the Bank's net profit of Baht amount to 31,815 million.

In addition, Mr. Singh informed the Meeting of the Bank's anti-corruption policy. He said that the Bank has always been committed in its anti-corruption efforts. It has therefore established an anti-corruption policy, published it on the Bank's website, and included it in its business ethics and code of conduct. The Bank values integrity in performing duties, and has continued to attach such attribute as an integral part of its staff training courses. The Bank also consistently cooperates and supports the anti-corruption measures of both public and private sectors. It has been accepted as a member of the Private Sector Collective Action Coalition Against Corruption (CAC).

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 on the results of operations for the year 2016.

Agenda No. 3

Acknowledgement of the Report of the Audit Committee for the year 2016

The Chairman requested the Meeting to acknowledge the Report of the Audit Committee for the year 2016 as presented on pages 104 - 105 of the 2016 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 2016.

Agenda No. 4

Approval of the Financial Statements for the year ended December 31, 2016

The Chairman requested the Meeting to approve the Financial Statements for the year ended December 31, 2016, presenting the financial status and operating results of the Bank during the year 2016, which were audited by the auditor of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. and were considered by the Audit Committee. Details were presented on pages 106 - 203 of the 2016 Annual Report which was sent to each shareholder with the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

A shareholder asked why total gross income and net profit decreased whereas loans increased. This also happened in the previous year when the Bank's assets increased but net profit decreased.

The President explained that economic growth in Thailand and elsewhere in the world had slowed down to a certain extent in the past two years. The Bank therefore took a cautious approach to lending. Furthermore, interest rates remained low thus affecting profitability, while the Bank tried to maintain its profitability at a certain level. The Bank was prudent in its approach to business and set aside appropriate provisions in accordance with the situation.

A shareholder mentioned that other operating expenses in the financial statement on page 46 indicated that other expenses increased from about Baht 7,600 million to about Baht 12,000 million with an explanation that it was mainly because of "an increase in other expenses due predominantly to provisions for contingencies". The shareholder asked the Management to explain this point in an easier-to-understand language.

The President explained that an increase in other expenses resulted from provisioning for a guarantee obligation to the value of about Baht 3,000 million.

A shareholder asked about the development of the case in which the Bank was required by the National Broadcasting and Telecommunications Commission (NBTC) to honor its commitment as a guarantor to pay the digital television license fee on behalf of a licensee which had ceased operations. He asked whether the Bank had already provisioned for this obligation and reported the item in its financial statement.

The President explained that the Bank had complied with the obligation to the NBTC by making payment in part as demanded by the NBTC's timeframe and had set aside provision for the item.

A shareholder asked why the cost-to-operating income ratio in 2016 increased to 47.7 percent, and whether the Bank would reduce the number of branches. If so, by what proportion would the Bank reduce its branches?

The President explained that the Bank had 1,157 branches in the country and 32 branches overseas. So far, the Bank took a cautious approach in its plans for opening new branches. In 2017, the Bank would open new branches at a slower rate, or about 10 - 20 branches, depending on the timing, suitability and assessment of the potential of the locations for establishing branches. In addition, the Bank increased the services through electronic and other channels. The proportion of transactions via electronic and other channels rose at a faster pace than branch transactions, and the Bank tried to provide a balance between the provision of services via branches and electronic channels.

As for the shareholder's question about the 47.7 percent increase in the cost-to-operating income, this was partly due to the provision for guarantee obligation as already mentioned.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the audited Financial Statement for the year ended December 31, 2016 of the Bank.

The Meeting approved the audited Financial Statements for the year ended December 31, 2016 with the following votes:

| | | | |
|-------------------|--|----------|---------|
| - Approved | 912,987,773 | votes or | 100.00% |
| | of all the votes cast by the shareholders who attended the meeting | | |
| - Disapproved | 5,400 | votes or | 0.00% |
| | of all the votes cast by the shareholders who attended the meeting | | |
| - Abstained | 1,251,790 | votes | |
| - Invalid ballots | 0 | votes | |

Agenda No. 5

Approval of the appropriation of profit and the payment of dividends for the year 2016

The Chairman informed the Meeting that the net profit of the Bank in 2016 amounted to Baht 28,479,275,983.83 and requested the Meeting to consider and approve the appropriation of profit and the payment of dividends for the operating results of the year 2016, as presented on page 18 of the Notice of the Meeting, as follows.

1. Allocation as a legal reserve the total amount of Baht 1,000 million, being the allocation for the period of January-June 2016 amounting to Baht 500 million (which had already been made as per the financial statements for the period ended December 31, 2016) and for the period of July-December 2016 amounting to Baht 500 million.
2. Allocation as other reserves the amount of Baht 5,000 million which had already been made for the period of January-June 2016.
3. Dividend payment for the operating results of the year 2016, as derived from retained earnings that were 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 43.57 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 23, 2016, and the remaining amount to be paid on May 11, 2017 at the rate of Baht 4.50 per ordinary share. The cutoff date for determining the shareholders who have the right to receive the dividend payment shall be April 24, 2017 and the share registration book shall be closed on April 25, 2017 for 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 questions or comments from the Meeting.

The Chairman proposed that the Meeting approve the appropriation of profit and the payment of dividends for the year 2016.

The Meeting approved the appropriation of profit and the payment of dividends for the year 2016 as proposed with the following votes:

| | | | |
|-------------------|--|----------|---------|
| - Approved | 913,161,729 | votes or | 100.00% |
| | of all the votes cast by the shareholders who attended the meeting | | |
| - Disapproved | 8,370 | votes or | 0.00% |
| | of all the votes cast by the shareholders who attended the meeting | | |
| - Abstained | 1,077,150 | votes | |
| - Invalid ballots | 0 | votes | |

Agenda No. 6

Election of Directors 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 six directors due to retire by rotation in the Annual Ordinary Meeting of Shareholders for 2017 were Admiral Prachet Siridej, Mr. Singh Tangtatswas, Mr. Charn Sophonpanich, Mr. Arun Chirachavala, Mr. Chartsiri Sophonpanich, and Mr. Thaweelap Rittapirom. The Nomination and Remuneration Committee 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 six 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 possessed high business ethics, vision and a positive attitude towards the Bank, as well as the willingness to fully perform their assigned duties. The retiring directors' performance of their duties as the Bank's directors had so far been highly beneficial as reflected in the Bank's operating results. Besides, Independent Directors were able to express their opinions independently and pursuant to relevant principles. Furthermore, the Bank of Thailand approved the nomination of the six retiring directors. Therefore, the Board of Directors recommended that all six 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 is presented on pages 19 - 28 of the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

A shareholder asked the Nomination and Remuneration Committee whether the Bank specified the number of years of tenure for Independent Directors, and how Independent Directors could contribute to the operations of the Bank.

The Chairman of the Nomination and Remuneration Committee clarified that the Bank did not specify the years of tenure for Independent Directors, and in proposing the re-election of each Independent Director the Bank would consider their contribution to achieving results for the Bank.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting consider the re-election of the directors, and requested the Meeting to conduct the voting for the re-election of each director individually.

The Meeting approved the re-election of Admiral Prachet Siridej, Mr. Singh Tangtatswas, Mr. Charn Sophonpanich, Mr. Arun Chirachavala, Mr. Chartsiri Sophonpanich, and Mr. Thaweelap Rittapirom as directors for another term with the following votes:

- Admiral Prachet Siridej

| | | | |
|--|-------------|----------|--------|
| - Approved | 831,523,080 | votes or | 91.06% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Disapproved | 81,636,445 | votes or | 8.94% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Abstained | 1,090,370 | votes | |
| - Invalid ballots | 21,000 | votes | |

- Mr. Singh Tangtatswas

| | | | |
|--|-------------|----------|--------|
| - Approved | 828,128,509 | votes or | 90.69% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Disapproved | 85,011,436 | votes or | 9.31% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Abstained | 1,130,950 | votes | |
| - Invalid ballots | 0 | votes | |

- Mr. Charn Sophonpanich

| | | | |
|--|-------------|----------|--------|
| - Approved | 821,477,001 | votes or | 89.96% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Disapproved | 91,697,044 | votes or | 10.04% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Abstained | 1,096,850 | votes | |
| - Invalid ballots | 0 | votes | |

- Mr. Arun Chirachavala

| | | | |
|--|-------------|----------|--------|
| - Approved | 864,774,875 | votes or | 94.70% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Disapproved | 48,357,570 | votes or | 5.30% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Abstained | 1,138,450 | votes | |
| - Invalid ballots | 0 | votes | |

- Mr. Chartsiri Sophonpanich

| | | | |
|--|-------------|----------|--------|
| - Approved | 856,502,176 | votes or | 93.80% |
| of all the votes cast by the shareholders who attended the meeting | | | |
| - Disapproved | 56,572,551 | votes or | 6.20% |
| of all the votes cast by the shareholders who attended the meeting | | | |

- Abstained 1,196,168 votes
- Invalid ballots 0 votes
- Mr. Thaweelap Rittapirom
 - Approved 844,500,671 votes or 92.50%
of all the votes cast by the shareholders who attended the meeting
 - Disapproved 68,514,454 votes or 7.50%
of all the votes cast by the shareholders who attended the meeting
 - Abstained 1,255,770 votes
 - Invalid ballots 0 votes

Agenda No. 7

Election of additional directors

The Chairman informed the Meeting that to ensure that the Board of Directors consists of directors who are knowledgeable and equipped with experience and expertise in various fields, the Nomination and Remuneration Committee considered that it is appropriate to increase the number of directors and independent directors. The Nomination and Remuneration Committee searched for suitable persons to be nominated for appointment as additional directors in accordance with the policy, criteria and methods prescribed, and nominated Mr. Charamporn Jotikasthira to be elected as a director and Mr. Chokechai Niljianskul as an independent director. The two nominated persons possess suitable qualifications, with no disqualification pursuant to any relevant laws or regulations. Mr. Charamporn Jotikasthira has knowledge and expertise in technology field and experience in banking industry and management of large corporations. Mr. Chokechai Niljianskul has knowledge and expertise in law and financial business. Mr. Chokechai Niljianskul is qualified to be an independent director pursuant to the definition of independent director of the Bank, and is able to provide his independent point of views in accordance with the relevant regulations.

Therefore, the Board recommended that the Meeting elect Mr. Charamporn Jotikasthira to be a director and Mr. Chokechai Niljianskul to be an independent director as proposed by the Nomination and Remuneration Committee. The information about education and work experience of the nominated persons was presented on pages 30 - 32 of 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 approve the election of Mr. Charamporn Jotikasthira to be a director and Mr. Chokechai Niljianskul to be an independent director of the Bank by voting on each person individually.

The Meeting approved the election of Mr. Charamporn Jotikasthira to be a director and Mr. Chokechai Niljianskul to be an independent director of the Bank with the following votes:

- Mr. Charamporn Jotikasthira
 - Approved 826,698,289 votes or 90.53%
of all the votes cast by the shareholders who attended the meeting
 - Disapproved 86,481,556 votes or 9.47%
of all the votes cast by the shareholders who attended the meeting
 - Abstained 1,091,450 votes
 - Invalid ballots 0 votes
- Mr. Chokechai Niljianskul
 - Approved 863,950,505 votes or 94.62%
of all the votes cast by the shareholders who attended the meeting
 - Disapproved 49,144,920 votes or 5.38%
of all the votes cast by the shareholders who attended the meeting
 - Abstained 1,175,870 votes
 - Invalid ballots 0 votes

Agenda No. 8

Acknowledgement of directors' remuneration

The Chairman requested the Meeting to acknowledge the directors' remuneration in 2016 which was in line with the remuneration framework as proposed by the Nomination and Remuneration Committee, details of which were presented on page 33 of the Notice of the Meeting.

Furthermore, the Meeting was informed of the remuneration in 2016 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 were presented on page 206 and pages 86 - 100 of the 2016 Annual Report.

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 directors' remuneration.

The Meeting acknowledged the directors' remuneration.

Agenda No. 9

Appointment of the auditors and the determination of the remuneration of the auditors for the year 2017

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 considered and evaluated the quality of the work of the auditor in 2016 and reviewed the suitability as well as assessed the independence and the qualifications of the said auditor according to the established criteria. The Audit Committee was of the opinion that the auditor of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. was 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. Chavala Tienpasertkij, certified public accountant registration no. 4301, and/or Mrs. Nisakorn Songmanee, certified public accountant registration no. 5035, all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Bank for 2017, with total remuneration of Baht 15,330,000, and that the Bank's management be authorized to consider and approve additional fees as appropriate if the Bank requests the auditors to perform other functions. The details of the appointment and the remuneration of the auditors for 2017 were presented on page 34 of 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 approve the appointment and the remuneration of the auditors for 2017 and authorize the Bank's management to consider and approve additional fees as appropriate if 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. Chavala Tienpasertkij, certified public accountant registration no. 4301, and/or Mrs. Nisakorn Songmanee, certified public accountant registration no. 5035, all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Bank for 2017, with remuneration of Baht 15,330,000 and authorized the Bank's management to consider and approve additional fees as appropriate if the Bank were to request the auditors to perform other functions with the following votes:

| | | | |
|-------------------|--|----------|--------|
| - Approved | 911,407,806 | votes or | 99.94% |
| | of all the votes cast by the shareholders who attended the meeting | | |
| - Disapproved | 577,720 | votes or | 0.06% |
| | of all the votes cast by the shareholders who attended the meeting | | |
| - Abstained | 2,285,770 | votes | |
| - Invalid ballots | 0 | votes | |

Agenda No. 10 Other Business

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

A shareholder asked about the Bank's policy for marketing and growing income from internet banking and credit card services, and opined that the Bank's agricultural loan project was a good project which should be promoted to a wider circle of farmers. The Bank should also run a project to promote fintech start-ups with smartphone applications, which are popular among teenagers.

The President explained that the Bank realized the significance of internet and mobile banking as important channels for customers to connect with the Bank conveniently and quickly, and the Bank continued to improve features of our internet and mobile banking services. The Bank also played a leading role in providing certain functions on our mobile banking service, for example, transferring funds using mobile phone numbers to users and non-users of Bualuang mBanking, and mAlert, a push notification which keeps customers up-to-date with their account movements.

Regarding the credit card business, the Bank designed programs to promote spending by various target customer groups. The Bank's strategy was to offer benefits to cardholders, particularly those relating to everyday spending, including petrol stations, restaurants, golf courses, hospitals, and movie theaters.

Moreover, the Bank allocated advertisements to promote its products and services to customers.

With regard to the Modern Agriculture project which had been a major focus of the late Chairman of the Executive Directors (Mr. Kosit Panpiemras) for nearly 20 years, and which was inspired and initiated by Mr. Boonchu Rojanastien, a former President of the Bank, the Bank remains committed to the project, particularly in provincial areas. The Bank continued to support farmers to improve their farming practices, and encouraged them to build and form their networks, which would be essential for the sustainable growth of agricultural businesses.

The Bank also attached importance to start-ups and established teams to support various groups of start-ups, both fintech and non-fintech. This year the Bank would be running an Accelerator Program focusing on fintech start-ups with innovation in payment, artificial intelligence and data analysis.

A shareholder asked about a branch in the Meng Jai area where the building had been demolished and whether the Bank would renovate the building or relocate the branch to a new area, the Bank's policy on digital technology, direction for preventing non-performing loans from increasing, and the level of properties for sale at present.

Mr. Suvarn Thansathit, Director & Senior Executive Vice President, explained that the owner of the land on which Meng Jai branch had been located terminated the rent contract, and the Bank would evaluate the suitability of relocating the branch to a nearby location.

Regarding non-performing loans, the Bank always placed importance on managing troubled loans and rehabilitating customers' troubled businesses. At present, the Bank had a Special Asset Management unit which was established during the 1997 financial crisis for solving non-performing loans. The Bank also emphasized that its customer relations units should closely work with customers to provide support needed in times of economic slowdown.

At present, the Bank had properties for sale of about Baht 20,000 million and the inventory continues to decrease.

The President further explained that as the state of the economy was an important factor affecting the quality of loans, the Bank had therefore closely monitored economic trends both inside and outside the country. The Bank continued to set aside provisions for potential non-performing loans, to strive to prevent non-performing loans from occurring, and to work to rehabilitate existing non-performing loans.

Regarding digital technology, the Bank would continue to improve internal operations using digital systems and processes. This would enable the Bank to connect with, access, and provide good service to customers in a more convenient, quick, efficient and market-oriented fashion.

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

The Meeting was closed at 17.20 hrs.

Certified as correct

(Mr. Piti Sithi-Amnuai)
Vice Chairman of the Board of Directors
Chairman of the Meeting

(Mr. Apichart Ramyarupa)
Corporate Secretary

----End----