

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	52,635,090	Deposits	2,129,271,097
Interbank and money market items, net	378,035,560	Interbank and money market items, net	115,638,543
Claims on securities	-	Liabilities payable on demand	13,452,084
Derivatives assets	21,815,846	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 18,799,046)	528,357,589	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	36,861,238	Derivatives liabilities	22,138,913
Loans to customers, net	1,742,399,093	Debts issued and Borrowings	135,454,971
Accrued interest receivables	3,679,863	Bank's liabilities under acceptances	103,448
Customers' liabilities under acceptances	103,448	Other liabilities	51,242,945
Properties foreclosed, net	8,513,418	Total Liabilities	2,467,302,001
Premises and equipment, net	43,591,624		
Other assets, net	17,545,983	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	56,061,903
		Retained Earnings	234,740,187
		Total Shareholders' equity	366,236,751
Total Assets	2,833,538,752	Total Liabilities and Shareholders' equity	2,833,538,752

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2016 (Quarterly) (0.92 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	18,789,597
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	57,615,473
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	116,319,757
Loans to related parties	703,505
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.24 percents)	386,046,632
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 18.24 percents)	386,046,632
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,374,844
Liabilities under unmatured import bills	16,568,836
Letters of credit	30,668,015
Other contingencies	577,947,353
^{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 December 2016 (Quarterly) (3.24 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	67,520,330

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand)	For Financial Group (under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	Re: Consolidated Supervision
Location of disclosure www.bangkokbank.com	Location of disclosure www.bangkokbank.com
Date of disclosure 31 October 2016	Date of disclosure 31 October 2016
Information as of 30 June 2016	Information as of 30 June 2016

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