

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	45,232,865	Deposits	2,074,575,886
Interbank and money market items, net	588,148,337	Interbank and money market items, net	98,195,640
Claims on securities	-	Liabilities payable on demand	9,588,453
Derivatives assets	28,033,155	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 2,998,992)	330,496,654	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	39,581,341
Loans to customers, net	1,665,159,362	Debts issued and Borrowings	151,901,859
Accrued interest receivables	3,563,510	Bank's liabilities under acceptances	181,144
Customers' liabilities under acceptances	181,144	Other liabilities	59,170,927
Properties foreclosed, net	10,133,306	Total Liabilities	2,433,195,250
Premises and equipment, net	45,256,847	Shareholders' equity	
Other assets, net	25,817,725	Equity portion ^{1/}	75,434,661
		Other reserves	59,739,039
		Retained Earnings	206,834,831
		Total Shareholders' equity	342,008,531
Total Assets	2,775,203,781	Total Liabilities and Shareholders' equity	2,775,203,781

Non-Performing Loans ^{2/} (net) as of 30 June 2015 (Quarterly)	21,669,648
(1.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	38,105,791
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	91,652,973
Loans to related parties	362,563
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 18.51 percents)	377,899,780
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 18.51 percents)	377,899,780
Changes in assets and liabilities this quarter as of 31 August 2015	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,176,607
Liabilities under unmatured import bills	19,548,465
Letters of credit	27,833,233
Other contingencies	427,438,329
^{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 30 June 2015 (Quarterly)	
(2.46 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	53,787,725

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 30 April 2015	Date of disclosure 30 April 2015
Information as of 31 December 2014	Information as of 31 December 2014

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mrs. Orawan Sujarittayon)
Executive Vice President

(Mr. Suvarn Thansathit)
Senior Executive Vice President
On behalf of President