

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	51,458,609	Deposits	2,134,076,627
Interbank and money market items, net	470,909,573	Interbank and money market items, net	180,609,591
Claims on securities	-	Liabilities payable on demand	10,845,097
Derivatives assets	23,454,922	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 61,778,245)	496,180,860	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	29,324,390
Loans to customers, net	1,745,085,615	Debts issued and Borrowings	137,116,851
Accrued interest receivables	3,764,965	Bank's liabilities under acceptances	124,796
Customers' liabilities under acceptances	124,796	Other liabilities	56,985,774
Properties foreclosed, net	9,171,758	<b>Total Liabilities</b>	<b>2,549,083,126</b>
Premises and equipment, net	44,386,604	<b>Shareholders' equity</b>	
Other assets, net	23,499,887	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	58,155,919
		Retained Earnings	218,544,759
<b>Total Assets</b>	<b>2,901,218,465</b>	<b>Total Shareholders' equity</b>	<b>352,135,339</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,901,218,465</b>

Non-Performing Loans <sup>2/</sup> (net) as of 31 March 2016 (Quarterly)

(0.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	18,032,110
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	51,210,245
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	104,996,588
Loans to related parties	253,376
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.95 percents)	379,901,967
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 17.95 percents)	379,901,967
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,286,881
Liabilities under unmatured import bills	18,895,656
Letters of credit	29,954,573
Other contingencies	535,443,640

<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 31 March 2016 (Quarterly)

(2.89 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	60,284,783
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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](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