

**Summary Statement of Assets and Liabilities**  
**(Not audited by Certified Public Accountant)**  
**As of 28 February 2015**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	49,097,744	Deposits	2,082,992,742
Interbank and money market items, net	624,755,379	Interbank and money market items, net	118,785,637
Claims on securities	-	Liabilities payable on demand	10,302,138
Derivatives assets	16,222,588	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 23,947,355)	337,795,205	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,182,329	Derivatives liabilities	15,669,673
Loans to customers, net	1,618,312,296	Debts issued and Borrowings	138,412,992
Accrued interest receivables	4,427,268	Bank's liabilities under acceptances	250,274
Customers' liabilities under acceptances	250,274	Other liabilities	49,822,724
Properties foreclosed, net	11,194,013	<b>Total Liabilities</b>	<b>2,416,236,180</b>
Premises and equipment, net	29,904,217		
Other assets, net	15,309,807	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	75,434,661
		Other reserves	46,420,972
		Retained Earnings	202,359,307
		<b>Total Shareholders' equity</b>	<b>324,214,940</b>
<b>Total Assets</b>	<b>2,740,451,120</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,740,451,120</b>

Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2014 (Quarterly)

(0.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) 17,917,083

Required provisioning for loan loss, as of 31 December 2014 (Quarterly) 32,494,225

Actual provisioning for loan loss, as of 31 December 2014 (Quarterly) 89,960,673

Loans to related parties 407,087

Loans to related asset management companies 3,630,000

Loans to related parties due to debt restructuring -

Regulatory capital  
(Capital adequacy ratio 17.89 percents) 344,038,345

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 17.89 percents) 344,038,345

Changes in assets and liabilities this quarter as of 28 February 2015  
due to fine from violating the Financial Institution Business Act B.E.2551, Section -

Contingent liabilities  
Avals to bills and guarantees of loans 11,508,621  
Liabilities under unmatured import bills 18,088,249  
Letters of credit 29,011,711  
Other contingencies 396,607,078

<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 December 2014 (Quarterly)  
(2.15 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 44,104,978

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 31 October 2014

Information as of 30 June 2014

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 31 October 2014

Information as of 30 June 2014

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