

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 30 April 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	59,072,855	Deposits	2,123,506,502
Interbank and money market items, net	415,939,466	Interbank and money market items, net	147,776,548
Claims on securities	-	Liabilities payable on demand	12,101,950
Derivatives assets	27,220,142	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 38,888,187)	523,817,204	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	31,487,658
Loans to customers, net	1,714,337,098	Debts issued and Borrowings	134,352,511
Accrued interest receivables	4,530,541	Bank's liabilities under acceptances	147,119
Customers' liabilities under acceptances	147,119	Other liabilities	59,007,565
Properties foreclosed, net	9,226,171	Total Liabilities	2,508,379,853
Premises and equipment, net	44,441,584		
Other assets, net	27,145,849	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	58,850,138
		Retained Earnings	216,394,253
		Total Shareholders' equity	350,679,052
Total Assets	2,859,058,905	Total Liabilities and Shareholders' equity	2,859,058,905

	Thousand Baht
Non-Performing Loans ^{2/} (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	256,955
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.12 percents)	379,900,821
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 18.12 percents)	379,900,821
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,569,636
Liabilities under unmatured import bills	19,053,457
Letters of credit	29,059,261
Other contingencies	604,285,253
^{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 March 2016 (Quarterly) (2.89 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	60,284,783

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 29 April 2016	Date of disclosure 29 April 2016
Information as of 31 December 2015	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