

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 30 November 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	48,038,631	Deposits	2,022,345,487
Interbank and money market items, net	348,355,388	Interbank and money market items, net	101,984,431
Claims on securities	-	Liabilities payable on demand	12,109,054
Derivatives assets	23,139,463	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 7,425,610)	476,837,792	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	34,038,929
Loans to customers, net	1,696,442,709	Debts issued and Borrowings	137,648,095
Accrued interest receivables	3,472,456	Bank's liabilities under acceptances	142,181
Customers' liabilities under acceptances	142,181	Other liabilities	54,386,282
Properties foreclosed, net	9,608,912	Total Liabilities	2,362,654,459
Premises and equipment, net	44,749,512		
Other assets, net	27,376,696	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	59,401,501
		Retained Earnings	213,853,995
		Total Shareholders' equity	348,690,157
Total Assets	2,711,344,616	Total Liabilities and Shareholders' equity	2,711,344,616

Non-Performing Loans ^{2/} (net) as of 30 September 2015 (Quarterly)

(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	18,233,233
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	45,488,212
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	98,005,871
Loans to related parties	256,058
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.16 percents)	377,696,251
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 18.16 percents)	377,696,251
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,006,484
Liabilities under unmatured import bills	18,051,453
Letters of credit	24,316,157
Other contingencies	462,485,863

^{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 September 2015 (Quarterly)

(2.77 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	56,796,460
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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

Date of disclosure 30 October 2015

Information as of 30 June 2015

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure www.bangkokbank.com

Date of disclosure 30 October 2015

Information as of 30 June 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