

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	56,179,306	Deposits	2,054,960,282
Interbank and money market items, net	334,053,428	Interbank and money market items, net	116,519,041
Claims on securities	-	Liabilities payable on demand	13,342,917
Derivatives assets	24,708,856	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 16,212,098)	493,697,531	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	31,568,140
Loans to customers, net	1,727,275,690	Debts issued and Borrowings	137,231,351
Accrued interest receivables	4,718,631	Bank's liabilities under acceptances	178,706
Customers' liabilities under acceptances	178,706	Other liabilities	46,751,433
Properties foreclosed, net	9,444,252	Total Liabilities	2,400,551,870
Premises and equipment, net	44,479,608	Shareholders' equity	
Other assets, net	22,881,222	Equity portion ^{1/}	75,434,661
		Other reserves	57,276,827
		Retained Earnings	217,534,748
Total Assets	2,750,798,106	Total Shareholders' equity	350,246,236
		Total Liabilities and Shareholders' equity	2,750,798,106

Non-Performing Loans ^{2/} (net) as of 31 December 2015 (Quarterly)

(0.83 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	16,146,575
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	47,842,482
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	101,401,195
Loans to related parties	342,026
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.79 percents)	373,174,561
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 17.79 percents)	373,174,561
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	13,696,937
Liabilities under unmatured import bills	18,353,208
Letters of credit	26,253,648
Other contingencies	529,302,814

^{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 December 2015 (Quarterly)

(2.76 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	54,736,660
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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.

(Miss Benjaporn Prisuwanna)
Executive Vice President

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