

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 31 December 2015

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|----------------------|--|----------------------|
| Cash | 61,299,466 | Deposits | 2,039,107,787 |
| Interbank and money market items, net | 327,351,431 | Interbank and money market items, net | 117,141,014 |
| Claims on securities | - | Liabilities payable on demand | 10,539,277 |
| Derivatives assets | 22,637,201 | Liabilities to deliver securities | - |
| Investments, net (with obligations Thousand Baht 19,707,289) | 497,380,783 | Financial liabilities designated at fair value through profit or loss | - |
| Investments in subsidiaries and associates, net | 33,180,876 | Derivatives liabilities | 33,732,860 |
| Loans to customers, net | 1,718,533,658 | Debts issued and Borrowings | 138,343,911 |
| Accrued interest receivables | 4,184,666 | Bank's liabilities under acceptances | 181,725 |
| Customers' liabilities under acceptances | 181,725 | Other liabilities | 54,751,081 |
| Properties foreclosed, net | 9,502,106 | Total Liabilities | 2,393,797,655 |
| Premises and equipment, net | 44,684,253 | Shareholders' equity | |
| Other assets, net | 23,284,354 | Equity portion ^{1/} | 75,434,661 |
| | | Other reserves | 57,964,301 |
| | | Retained Earnings | 215,023,902 |
| Total Assets | 2,742,220,519 | Total Shareholders' equity | 348,422,864 |
| | | Total Liabilities and Shareholders' equity | 2,742,220,519 |

| | Thousand Baht |
|--|---------------|
| 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 | 349,274 |
| 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) | 376,265,079 |
| 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) | 376,265,079 |
| Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E.2551, Section | - |
| Contingent liabilities | |
| Avals to bills and guarantees of loans | 14,198,337 |
| Liabilities under unmatured import bills | 17,294,532 |
| Letters of credit | 27,570,144 |
| Other contingencies | 411,234,181 |
| ^{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 |

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 30 October 2015 | Date of disclosure 30 October 2015 |
| Information as of 30 June 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