

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	47,100,280	Deposits	2,069,145,497
Interbank and money market items, net	590,083,639	Interbank and money market items, net	120,387,364
Claims on securities	-	Liabilities payable on demand	9,882,317
Derivatives assets	16,401,853	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 14,849,702)	348,516,564	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,182,329	Derivatives liabilities	21,483,154
Loans to customers, net	1,649,386,857	Debts issued and Borrowings	143,824,018
Accrued interest receivables	3,197,273	Bank's liabilities under acceptances	167,111
Customers' liabilities under acceptances	167,111	Other liabilities	57,740,177
Properties foreclosed, net	10,779,661	<b>Total Liabilities</b>	<b>2,422,629,638</b>
Premises and equipment, net	45,332,442	<b>Shareholders' equity</b>	
Other assets, net	18,356,307	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	59,233,175
		Retained Earnings	205,206,842
<b>Total Assets</b>	<b>2,762,504,316</b>	<b>Total Shareholders' equity</b>	<b>339,874,678</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,762,504,316</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 June 2015 (Quarterly)	
(1.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	21,669,648
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	38,105,791
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	91,652,973
Loans to related parties	352,533
Loans to related asset management companies	3,060,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 17.74 percents)	352,930,955
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 17.74 percents)	352,930,955
Changes in assets and liabilities this quarter as of 30 June 2015	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	12,601,727
Liabilities under unmatured import bills	16,819,288
Letters of credit	30,522,199
Other contingencies	420,696,482
<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 30 June 2015 (Quarterly)	
(2.46 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	53,787,725

Channel of capital maintenance information disclosure

For Commercial Bank		For Financial Group	
(under the Notification of the Bank of Thailand)		(under the Notification of the Bank of Thailand)	
Re: Public disclosure of Capital Maintenance for Commercial Banks		Re: Consolidated Supervision	
Location of disclosure	<a href="http://www.bangkokbank.com">www.bangkokbank.com</a>	Location of disclosure	<a href="http://www.bangkokbank.com">www.bangkokbank.com</a>
Date of disclosure	30 April 2015	Date of disclosure	30 April 2015
Information as of	31 December 2014	Information as of	31 December 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