

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	54,727,960	Deposits	2,105,247,114
Interbank and money market items, net	434,423,797	Interbank and money market items, net	141,485,232
Claims on securities	-	Liabilities payable on demand	12,442,391
Derivatives assets	30,771,930	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 32,147,022)	455,146,135	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,680,876	Derivatives liabilities	34,211,162
Loans to customers, net	1,750,421,769	Debts issued and Borrowings	135,268,415
Accrued interest receivables	3,382,060	Bank's liabilities under acceptances	145,273
Customers' liabilities under acceptances	145,273	Other liabilities	55,546,976
Properties foreclosed, net	9,307,759	<b>Total Liabilities</b>	<b>2,484,346,563</b>
Premises and equipment, net	44,333,758		
Other assets, net	22,886,808	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	75,434,661
		Other reserves	58,308,925
		Retained Earnings	221,137,976
		<b>Total Shareholders' equity</b>	<b>354,881,562</b>
<b>Total Assets</b>	<b>2,839,228,125</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,839,228,125</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 June 2016 (Quarterly)	
(0.97 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	20,315,742
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	53,641,014
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	108,898,134
Loans to related parties	355,792
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 17.92 percents)	379,742,348
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 17.92 percents)	379,742,348
Changes in assets and liabilities this quarter as of 30 June 2016	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,310,583
Liabilities under unmatured import bills	18,862,813
Letters of credit	26,152,857
Other contingencies	550,566,313

<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 2016 (Quarterly)  
(3.11 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 66,479,944

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](http://www.bangkokbank.com)

Date of disclosure 29 April 2016

Information as of 31 December 2015

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure [www.bangkokbank.com](http://www.bangkokbank.com)

Date of disclosure 29 April 2016

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