

**Summary in English  
of the Minutes of  
the 20<sup>th</sup> Annual Ordinary Meeting of Shareholders of  
Bangkok Bank Public Company Limited (“the Bank”)  
April 12, 2013  
The Bank’s Auditorium, 30<sup>th</sup> Floor, Head Office  
333 Silom Road, Bangrak, Bangkok, Thailand**

**The Meeting was convened at 15.10 hrs.**

Mr. Chatri Sophonpanich, Chairman of the Board of Directors, presided as Chairman of the Meeting (Chairman).

Mr. Apichart Ramyarupa, the Corporate Secretary (Secretary) reported that the 20th Annual Ordinary Meeting of Shareholders (Meeting) was attended by 4,562 shareholders or their representatives, collectively accounting for 942,405,190 shares or 49.37 percent of the total 1,908,842,894 shares that have been issued and paid-up, thus constituting a quorum pursuant to the Articles of Association of the Bank.

The Meeting was attended by directors and senior executives of the Bank and the auditors as follows:

The directors who attended the Meeting:

1.	Mr. Chatri	Sophonpanich	Chairman of the Board
2.	Mr. Kosit	Panpiemras	Chairman of the Board of Executive Directors
3.	Mr. Piti	Sithi-Amnuai	Director
4.	Admiral Prachet	Siridej	Chairman of the Audit Committee
5.	Mr. Kovit	Poshyananda	Chairman of the Nomination and Remuneration Committee
6.	Mr. Singh	Tangtatswas	Member of the Board of Executive Directors and Chairman of the Risk Management Committee
7.	Mr. Deja	Tulananda	Vice Chairman of the Board of Executive Directors
8.	Mr. Kanung	Luchai	Member of the Audit Committee
9.	H.S.H. Prince Mongkolchaleam	Yugala	Member of the Audit Committee
10.	Ms. Gasinee	Witoonchart	Member of the Audit Committee
11.	Mr. Charn	Sophonpanich	Member of the Risk Management Committee
12.	Mr. Amorn	Chandarasomboon	Member of the Board of Executive Directors, the Nomination and Remuneration Committee and the Risk Management Committee
13.	Mr. Chartsiri	Sophonpanich	Member of the Board of Executive Directors and President
14.	Mr. Suvarn	Thansathit	Member of the Board of Executive Directors and Senior Executive Vice President in charge of Metropolitan and Provincial Commercial Banking, Business Banking and Consumer Banking
15.	Mr. Chansak	Fuangfu	Senior Executive Vice President in charge of Metropolitan and Provincial Corporate Banking and Head of Metropolitan Corporate Banking
16.	Mr. Thaweelap	Rittapirom	Executive Vice President in charge of Product and Distribution Department and Credit Card Division

Senior executives who attended the Meeting:

Mr. Virasak	Suthanthavibul	Senior Executive Vice President in charge of Metropolitan Commercial Banking
-------------	----------------	--

The auditors from Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. who attended the meeting:

1. Mr. Permsak	Wongpatcharapakorn
2. Ms. Nisakorn	Songmanee
3. Ms. Wilasinee	Krishnamra

Prior to the consideration of the agenda, the Secretary explained the procedures regarding voting, counting of votes and reporting of the voting result on each agenda as follows:

For the purpose of voting, each share shall be counted as one vote. If any shareholder has interests in any matter on which the Meeting shall pass a resolution, such shareholder shall not have the right to vote on such matter, except to vote on the election of directors.

In voting on each agenda, the Chairman shall inquire whether any shareholder wishes to cast a dissenting vote or to abstain from voting. In the event a shareholder wishes to cast a dissenting vote or to abstain from voting, such shareholder is requested to identify oneself, to indicate their vote on the ballot received during registration and to sign the ballot. A Bank officer will collect such ballots for the counting of votes.

In counting the votes, only the dissenting votes and the abstentions indicated on the proxy forms and the ballots will be counted. The total of such votes will be subtracted from the votes of the total number of shares of those shareholders attending the Meeting and the remaining number of votes will be considered as voting for the approval of such agenda.

The results of the voting for every agenda for which voting was required shall be announced together prior to the close of the Meeting.

A panel of 3 witnesses for the counting of votes was appointed, one of whom was a representative from the audit firm of the Bank, namely, Ms. Wilasinee Krishnamra, and the other two witnesses were selected by the Chairman from the shareholders who volunteered, namely, Ms. Khanitha Sadakorn and Ms. Phetlada Charoensawatd.

The Secretary informed the Meeting that the Bank had provided shareholders with the opportunity to propose items to be included on the agenda of the Meeting, to nominate candidates for bank directorship, and to submit questions in advance with regard to any meeting agenda prior to the Meeting. There were no proposals from any shareholder.

The Chairman stated that as the number of shareholders in attendance and the number of shares held by such shareholders constituted a quorum, the Meeting could proceed.

**Agenda No. 1**

**Approval of the Minutes of the 19<sup>th</sup> Annual Ordinary Meeting of Shareholders held on April 12, 2012**

The Chairman requested the Meeting to consider and approve the Minutes of the 19<sup>th</sup> Annual Ordinary Meeting of Shareholders as presented on pages 5-15 of the Notice of the Meeting which had been sent to each shareholder.

The Chairman asked if any shareholder would like to propose any changes to the Minutes.

There were no proposals from the Meeting.

The Chairman then proposed that the Meeting consider and approve the Minutes of the 19<sup>th</sup> Annual Ordinary Meeting of Shareholders held on April 12, 2012.

The Meeting approved the Minutes of the 19<sup>th</sup> Annual Ordinary Meeting of Shareholders held on April 12, 2012 with the following votes:

- Approved	939,830,156	votes or	100.00 %
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	0	votes or	0.00 %
of all the votes casted by the shareholders who attended the meeting			
- Abstained	2,564,834	votes	
- Invalid ballots	10,200	votes	

#### **Agenda No. 2**

##### **Acknowledgement of the report on the results of operations for the year 2012 as presented in the Annual Report**

The Chairman requested the Meeting to acknowledge the report on the results of operations for the year 2012, and the significant developments during the year, as presented on pages 16-26 of the 2012 Annual Report which had been sent to each shareholder with the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting acknowledge the report.

The Meeting acknowledged the report on the results of operations for the year 2012.

#### **Agenda No. 3**

##### **Acknowledgement of the Report of the Audit Committee for the year 2012**

The Chairman requested the Meeting to acknowledge the Report of the Audit Committee for the year 2012 as presented on pages 102-103 of the 2012 Annual Report which had been sent to each shareholder with the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting acknowledge the report.

The Meeting acknowledged the Report of the Audit Committee for the year 2012.

#### **Agenda No. 4**

##### **Approval of the Financial Statements for the year ended December 31, 2012**

The Chairman requested the Meeting to approve the Financial Statements for the year ended December 31, 2012, presenting the financial status and operating results of the Bank during the year 2012, which were audited by the auditors of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. and were considered by the Audit Committee. Details are presented on pages 104-194 of the 2012 Annual Report which had been sent to each shareholder with the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

A shareholder asked if the financial institution ordered to be closed as shown in the consolidated financial report for the year 2011 and the year 2012 on page 154 of the 2012 Annual Report was the same entity.

The President explained that it was the same financial institution that was ordered to be closed after the economic crisis in 1997.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the Financial Statements for the year ended December 31, 2012 of the Bank.

The Meeting approved the audited Financial Statements for the year ended December 31, 2012 with the following votes:

- Approved 939,833,056 votes or 100.00 %  
of all the votes casted by the shareholders who attended the meeting
- Disapproved 5,490 votes or 0.00 %  
of all the votes casted by the shareholders who attended the meeting
- Abstained 2,556,444 votes
- Invalid ballots 10,200 votes

#### **Agenda No. 5**

##### **Approval of the appropriation of profit and the payment of dividends for the year 2012**

The Chairman informed the Meeting that the net profit of the Bank in 2012 amounted to Baht 31,540,699,656.09 and the accumulated profit to be appropriated at this year's annual ordinary meeting of shareholders amounted to Baht 65,323,916,511.11 and requested the Meeting to consider and approve the appropriation of profit and the payment of dividends for the operating results of the year 2012, as presented on page 16 of the Notice of the Meeting, as follows:

1. allocation as a legal reserve in the total amount of Baht 1,000,000,000.00, being the allocation for the period of January-June 2012 amounting to Baht 500,000,000.00 (which had already been made as per the financial statements for the period ended December 31, 2012) and for the period of July-December 2012 amounting to Baht 500,000,000.00.
2. allocation as other reserves in the amount of Baht 5,000,000,000.00 which had already been made for the period of January-June 2012.
3. payment of dividend for the operating results of the year 2012, which dividend was derived from retained earnings that was subject to corporate income tax of 30 percent, at the rate of Baht 6.50 per ordinary share, totaling Baht 12,407,478,811.00 or about 39.34 percent of the annual net profit, a part of which had been paid as interim dividend at the rate of Baht 2.00 per ordinary share on September 21, 2012, and the remaining amount be paid on May 8, 2013 at the rate of Baht 4.50 per ordinary share. The record date for determining the shareholders who have the right to receive the dividend payment shall be April 23, 2013 and the share registration book shall be closed on April 24, 2013, for the purpose of compiling the list of shareholders in accordance with Section 225 of the Securities and Exchange Act B.E. 2535 as amended.

The profit remaining after appropriation and to be carried forward was Baht 46,916,437,700.11.

The Chairman invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the appropriation of profit and the payment of dividends for the year 2012.

The Meeting approved the appropriation of profit and the payment of dividends for the year 2012 as proposed with the following votes:

- Approved 939,884,096 votes or 100.00%  
of all the votes casted by the shareholders who attended the meeting
- Disapproved 4,190 votes or 0.00%  
of all the votes casted by the shareholders who attended the meeting
- Abstained 2,506,704 votes
- Invalid ballots 10,200 votes

#### **Agenda No. 6**

##### **Election of Director(s) replacing those retiring by rotation**

The Chairman stated, before proceeding with the agenda on the election of directors in place of those retiring by rotation, that since he was one of the directors retiring by rotation and a candidate for the election, he would like to appoint Mr. Kosit Panpiemras, Chairman of the Board of Executive Directors, to be the chairman of the Meeting for this agenda.

The chairman of the Meeting (Mr. Kosit Panpiemras) requested the shareholders to elect directors in place of those retiring by rotation with details as follows:

According to Article 17 of the Articles of Association of the Bank, one-third of the total number of the directors of the Bank shall retire at every annual ordinary meeting of shareholders. The 6 directors due to retire by rotation in the Annual Ordinary Meeting of Shareholders for 2013 were Mr. Chatri Sophonpanich, Mr. Kovit Poshyananda, Mr. Piti Sithi-Amnuai, Ms. Gasinee Witoonchart, Mr. Phornthep Phornprapha and Mr. Chansak Fuangfu.

The Nomination and Remuneration Committee had considered and selected qualified individuals to be proposed to be the Bank's directors in place of those retiring by rotation in accordance with the policy, criteria and methods prescribed, and was of the opinion that the said 6 retiring directors possessed suitable qualifications, with no disqualifications pursuant to any relevant laws or regulations. The retiring directors had the knowledge, skills and expertise in specific areas that would benefit the Bank's business and also possessed high business ethics, vision and a positive attitude towards the Bank, as well as the willingness to fully perform in their assigned duties. The retiring directors' performance of their duties as the Bank's directors so far had been highly beneficial as reflected in the Bank's results of operation. Furthermore, the Bank of Thailand had approved the nomination of the 6 retiring directors. Therefore, the Board of Directors recommended that all 6 directors retiring by rotation be re-elected to the Board for another term. The information about each of the directors retiring by rotation and proposed to be re-elected are presented on pages 17-26 of the Notice of the Meeting. The Meeting was requested to conduct the voting for the re-election of each director individually.

The chairman of the meeting (Mr. Kosit Panpiemras) invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The chairman of the meeting (Mr. Kosit Panpiemras) proposed that the Meeting consider the re-election of the directors.

The Meeting approved the re-election of Mr. Chatri Sophonpanich, Mr. Kovit Poshyananda, Mr. Piti Sithi-Amnuai, Ms. Gasinee Witoonchart, Mr. Phornthep Phornprapha and Mr. Chansak Fuangfu as directors for another term with the following votes:

- Mr. Chatri Sophonpanich

- Approved	913,570,635	votes or	97.20%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	26,315,651	votes or	2.80%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	2,508,704	votes	
- Invalid ballots	10,200	votes	

- Mr. Kovit Poshyananda

- Approved	911,594,440	votes or	97.00%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	28,169,106	votes or	3.00%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	2,631,444	votes	
- Invalid ballots	10,200	votes	

- Mr. Piti Sithi-Amnuai

- Approved	900,660,130	votes or	95.84%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	39,103,416	votes or	4.16%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	2,631,444	votes	
- Invalid ballots	10,200	votes	

- Ms. Gasinee Witoonchart

- Approved	939,644,356	votes or	99.99%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	119,190	votes or	0.01%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	2,631,444	votes	
- Invalid ballots	10,200	votes	

- Mr. Phornthep Phornprapha

- Approved	926,209,856	votes or	98.56%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	13,551,960	votes or	1.44%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	2,633,174	votes	
- Invalid ballots	10,200	votes	

- Mr. Chansak Fuangfu

- Approved	918,451,395	votes or	97.89%
of all the votes casted by the shareholders who attended the meeting			
- Disapproved	19,766,355	votes or	2.11%
of all the votes casted by the shareholders who attended the meeting			
- Abstained	4,177,240	votes	
- Invalid ballots	10,200	votes	

## **Agenda No. 7**

### **Acknowledgement of directors' remuneration**

The Chairman requested the Meeting to acknowledge the directors' remuneration in 2012 which had been determined in line with the remuneration framework as proposed by the Nomination and Remuneration Committee, details of which are presented on page 28 of the Notice of the Meeting.

Furthermore, the Meeting was informed about the remuneration in 2012 of the directors and the executives with management authority and their directorship in other companies as required to be disclosed by the Bank of Thailand, the details of which are presented on page 197 and pages 84-97 of the 2012 Annual Report.

The Chairman invited shareholders for questions and comments.

A shareholder inquired about the criteria for the determination of the directors' remuneration for the year 2012.

The Corporate Secretary explained that the Meeting has authorized the Board of Director to determine the director's remuneration and report to the Meeting.

The Chairman of the Nomination and Remuneration Committee explained that directors' remuneration was determined based on the Bank's performance and the dividends paid to shareholders. Directors' remuneration for the years 2010 and 2011 amounted to 0.88% and 0.77% of dividends paid, respectively. Directors' remuneration in 2012 amounted to 0.78% of dividends, a similar percentage to that of 2011.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting acknowledge the directors' remuneration.

The Meeting acknowledged the directors' remuneration.

## **Agenda No. 8**

### **The appointment of the auditors and the determination of the remuneration of the auditors for the year 2012**

The Chairman stated that in order to comply with Section 120 of the Public Limited Companies Act B.E. 2535 as amended and Article 50 of the Articles of Association of the Bank, which stipulate that the annual ordinary meeting of shareholders each year shall appoint an auditor and determine the remuneration to be paid by the Bank each year, the Audit Committee had considered and evaluated the quality of the work of the auditor for the year 2012 and reviewed the suitability as well as assessed the independence and the qualifications of the said auditor according to the criteria established. The Audit Committee was of the opinion that Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. is suitable to be re-appointed as the auditor of the Bank. The Board of Directors therefore recommended that the Meeting approve the appointment of Mr. Permsak Wongpatcharakorn, certified public accountant registration no. 3427, and/or Mr. Suphamit Techamontrikul, certified public accountant registration no. 3356, and/or Mr. Niti Jungnitnirundr, certified public accountant registration no. 3809 and/or Mr. Chavala Tienpasertkij, certified public accountant registration no. 4301, all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Bank for the year 2013, with total remuneration of Baht 14,164,000.00, and that the Bank's management be authorized to consider and approve additional fees as appropriate in the event that the Bank were to request the auditors to perform other functions. The details of the appointment and the remuneration of the auditors for the year 2013 are presented on page 29 of the Notice of the Meeting.

The Chairman invited shareholders for questions and comments.

There were no questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the appointment and the remuneration of the auditors for the year 2013 and authorize the Bank's management to consider and approve additional fees as appropriate in the event that the Bank were to request the auditors to perform other functions.

The Meeting approved the appointment of Mr. Permsak Wongpatcharakorn, certified public accountant registration no. 3427, and/or Mr. Suphamit Techamontrikul, certified public accountant registration no. 3356, and/or Mr. Niti Jungnitnirundr, certified public accountant registration no. 3809 and/or Mr. Chavala Tienpasertkij, certified public accountant registration no. 4301, all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Bank for the year 2013, with the remuneration in the amount of Baht 14,164,000.00 and authorized the Bank's management to consider and approve additional fees as appropriate in the event that the Bank were to request the auditors to perform other functions with the following votes:

- Approved	935,582,296	votes or	99.55%
	of all the votes casted by the shareholders who attended the meeting		
- Disapproved	4,262,690	votes or	0.45%
	of all the votes casted by the shareholders who attended the meeting		
- Abstained	2,559,704	votes	
- Invalid ballots	500	votes	

## **Agenda No. 9**

### **Approval of the issuance and offer for sale of bonds**

The Chairman requested the Meeting to approve the issuance and offer for sale of bonds with the details as follows:

In order to have readiness and flexibility in raising funds so as to support the Bank's business operation in accordance with its strategies and plans, and to accommodate the investment needs of customers and investors, the Board of Directors recommended that the meeting approve the issuance and offer for sale of various types of bonds by the Bank, in addition to those prior approvals, in the amount not exceeding Baht 150 billion or its equivalent in other currencies as follows (details of which were presented on page 30 of the Notice of the Meeting):

The Bank may issue bonds, whether subordinated or unsubordinated and/or secured or unsecured, including but not limited to short-term bonds, derivative bonds, perpetual bonds and non-cumulative hybrid debt

instruments with non-payment of interest in the years where the Bank does not report any profit (together the “Bonds”) in the amount not exceeding Baht 150 billion or its equivalent in other currencies to be offered for sale in domestic markets and/or in foreign markets to general public, and/or institutional investors or investors with specific characteristics as defined in the Notification of the Securities and Exchange Commission. At any point in time, the Bank may offer for sale Bonds in an amount within such limit less the amount of Bonds already issued under such limit but not yet redeemed at that point in time. The Bank may issue and offer for sale different types of Bonds simultaneously in one issue at the same time or in several issues at different times and/or as a program and/or on a revolving basis and may issue and offer for sale Bonds in conjunction with or at the same time with other securities, provided that the Bonds, other than perpetual bonds, shall have a maturity of not exceeding 100 years.

The Bank may be granted the right to redeem the Bonds prior to their maturities, and/or the bondholders may be granted the right to call the Bank to redeem the Bonds prior to their maturities, depending on the terms and conditions of each issue.

The Board of Directors or the Board of Executive Directors shall be empowered to consider the person to whom the Bonds will be offered for sale and the number of Bonds to be issued each time, and the Board of Directors or the Board of Executive Directors or any person designated by either of them shall be empowered to consider and prescribe terms and conditions and details relating to the Bonds, i.e., denomination, interest rate, redemption period, offering price, program term, revolving limit, etc., including procedures and details relating to the offer and offering method of the Bonds as appropriate, taking into account the prevailing market condition at the time of issue, and to consider, select and appoint financial advisors and/or lead managers and/or underwriters for such Bonds, and to enter into various agreements relating to the issue and offer of such Bonds with relevant parties as necessary according to the laws, rules, regulations and customary practices of relevant authorities and countries for the benefit of the Bank and subject to the condition that the Bank must obtain prior approval from relevant authorities for the issuance of the Bonds.

The Chairman invited shareholders for questions and comments.

A shareholder inquired about the purpose for the request to establish a facility for the issuance of debentures in the amount of up to Baht 150 billion.

The President explained that the request to establish a facility for the issuance of debentures is to enable the Bank to issue debentures when the timing and market conditions are favorable. This will help the Bank to appropriately manage its assets and liabilities in terms of both the maturity profile and currency management. At previous shareholders’ meetings, the Bank had been given approval for facilities of a similar nature, and had issued debentures under such facilities from time to time. In 2010, the Bank issued two series of unsubordinated and unsecured US Dollar debentures amounting to USD 1.2 billion, comprising a 5-year debenture for USD 400 million and a 10-year debenture for USD 800 million. More recently in 2012, the Bank again issued two series of US Dollar debentures, similar to 2010, comprising a 5.5-year debenture and a 10-year debenture, amounting to USD 400 million and USD 800 million respectively. In addition, in late 2012, the Bank also issued a 10-year subordinated Baht debenture amounting to Baht 20 billion.

There were no further questions and comments from the Meeting.

The Chairman proposed that the Meeting approve the issuance and offer for sale of bonds.

The Meeting approved the issuance and offer for sale of bonds with the details as follows:

The Bank may issue bonds, whether subordinated or unsubordinated and/or secured or unsecured, including but not limited to short-term bonds, derivative bonds, perpetual bonds and non-cumulative hybrid debt instruments with non-payment of interest in the years where the Bank does not report any profit (together the “Bonds”) in the amount not exceeding Baht 150 billion or its equivalent in other currencies to be offered for sale in domestic markets and/or in foreign markets to general public, and/or institutional investors or investors with specific characteristics as defined in the Notification of the Securities and Exchange Commission. At any point in time, the Bank may offer for sale Bonds in an amount within such limit less the amount of Bonds already issued under such limit but not yet redeemed at that point in time. The Bank may issue and offer for sale different types of Bonds simultaneously in one issue at the same time or in several issues at different times and/or as a program and/or on a revolving basis and may issue



and offer for sale Bonds in conjunction with or at the same time with other securities, provided that the Bonds, other than perpetual bonds, shall have a maturity of not exceeding 100 years.

The Bank may be granted the right to redeem the Bonds prior to their maturities, and/or the bondholders may be granted the right to call the Bank to redeem the Bonds prior to their maturities, depending on the terms and conditions of each issue.

The Board of Directors or the Board of Executive Directors shall be empowered to consider the person to whom the Bonds will be offered for sale and the number of Bonds to be issued each time, and the Board of Directors or the Board of Executive Directors or any person designated by either of them shall be empowered to consider and prescribe terms and conditions and details relating to the Bonds, i.e., denomination, interest rate, redemption period, offering price, program term, revolving limit, etc., including procedures and details relating to the offer and offering method of the Bonds as appropriate, taking into account the prevailing market condition at the time of issue, and to consider, select and appoint financial advisors and/or lead managers and/or underwriters for such Bonds, and to enter into various agreements relating to the issue and offer of such Bonds with relevant parties as necessary according to the laws, rules, regulations and customary practices of relevant authorities and countries for the benefit of the Bank and subject to the condition that the Bank must obtain prior approval from relevant authorities for the issuance of the Bonds.

The Meeting approved with the following votes:

- Approved	938,686,766	votes or	99.61 %
	of the total number of votes of the shareholders attending the meeting and having the right to vote		
- Disapproved	759,820	votes or	0.08 %
	of the total number of votes of the shareholders attending the meeting and having the right to vote		
- Abstained	2,958,104	votes or	0.31 %
	of the total number of votes of the shareholders attending the meeting and having the right to vote		
- Invalid ballots	500	votes	

#### **Agenda No. 10 Other Business**

The Chairman invited shareholders to express their opinions and suggestions on various matters.

A shareholder inquired about the Bank's perspective on China's economic outlook and the future of the Bank's operations in China as well as the Bank's preparation for the ASEAN Economic Community.

The President explained that the Chinese economy is likely to continue to expand. However, the growth pattern will be different from the previous two decades when the export sector was the main engine of growth. Going forward, the country's economic growth will be driven by domestic investment, being investment in basic infrastructure projects and projects for the improvement of social well-being. This is expected to provide China with a more balanced growth pattern over the long term. As for the Bank's operations in China, the first branch was opened more than 20 years ago. Most recently, the status of the 4 branches of the Bank in China were upgraded to be a locally incorporated bank, providing services to both overseas customers who are investing into China as well as to local clients.

Regarding the ASEAN Economic Community, the Bank has a network of branches covering most of the countries in the South East Asian region, namely, in Singapore, Malaysia, Indonesia, Philippines, Vietnam and Laos. The Bank also has a representative office in Myanmar which was established more than 17 years ago. With the commencement of the AEC in 2015, the Bank's network of branches will be able to support the requirements of our customers who are seeking to invest and to expand their businesses in the region, and to fulfill the role of a trusted partner for their ventures into the regional markets.

A shareholder inquired about the Bank's business model.

The Chairman of the Executive Board explained that the business model of each bank is different and unique. The Bank seeks to grow with stability by building on existing strengths. The Bank always welcome suggestions concerning business opportunities to further improve the Bank's profitability.

A shareholder made recommendations with regard to the reporting of the voting results on each agenda item.

The Chairman accepted the recommendation for further consideration.

There being no further questions, the Chairman thanked the shareholders and declared the Meeting closed.

The Meeting was closed at 17.25 hrs.

Certified as correct

(Mr. Chatri Sophonpanich)  
Chairman of the Board of Directors  
Chairman of the Meeting

(Mr. Apichart Ramyarupa)  
Corporate Secretary

----End----