

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	50,259,023	Deposits	2,028,360,239
Interbank and money market items, net	465,835,122	Interbank and money market items, net	95,046,561
Claims on securities	-	Liabilities payable on demand	12,147,574
Derivatives assets	22,709,574	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 5,891,693)	385,306,938	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	33,479,492
Loans to customers, net	1,662,928,438	Debts issued and Borrowings	136,631,422
Accrued interest receivables	4,147,175	Bank's liabilities under acceptances	147,993
Customers' liabilities under acceptances	147,993	Other liabilities	52,150,851
Properties foreclosed, net	9,736,448	Total Liabilities	2,357,964,132
Premises and equipment, net	44,897,630	Shareholders' equity	
Other assets, net	23,517,305	Equity portion ^{1/}	75,434,661
		Other reserves	58,829,953
		Retained Earnings	210,437,776
Total Assets	2,702,666,522	Total Shareholders' equity	344,702,390
		Total Liabilities and Shareholders' equity	2,702,666,522

Non-Performing Loans ^{2/} (net) as of 30 September 2015 (Quarterly)

(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	18,233,233
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	45,488,212
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	98,005,871
Loans to related parties	256,665
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.43 percents)	377,279,465
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 18.43 percents)	377,279,465
Changes in assets and liabilities this quarter as of 31 October 2015 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,426,148
Liabilities under unmatured import bills	17,722,540
Letters of credit	23,966,286
Other contingencies	437,490,994

^{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 30 September 2015 (Quarterly)

(2.77 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	56,796,460
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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