

**Summary Statement of Assets and Liabilities**  
**(Not audited by Certified Public Accountant)**  
**As of 29 February 2016**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	48,851,670	Deposits	2,076,992,114
Interbank and money market items, net	346,983,050	Interbank and money market items, net	123,819,507
Claims on securities	-	Liabilities payable on demand	11,710,599
Derivatives assets	25,137,965	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 13,373,536)	531,112,899	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,180,876	Derivatives liabilities	31,868,205
Loans to customers, net	1,713,273,953	Debts issued and Borrowings	137,004,037
Accrued interest receivables	3,628,052	Bank's liabilities under acceptances	164,041
Customers' liabilities under acceptances	164,041	Other liabilities	48,195,331
Properties foreclosed, net	9,371,272	<b>Total Liabilities</b>	<b>2,429,753,834</b>
Premises and equipment, net	44,489,330	<b>Shareholders' equity</b>	
Other assets, net	25,411,162	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	56,778,207
		Retained Earnings	219,637,568
		<b>Total Shareholders' equity</b>	<b>351,850,436</b>
<b>Total Assets</b>	<b>2,781,604,270</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,781,604,270</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (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	341,933
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.82 percents)	372,350,269
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 17.82 percents)	372,350,269
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	14,634,746
Liabilities under unmatured import bills	17,478,942
Letters of credit	27,674,919
Other contingencies	499,718,272
<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 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 <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 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