

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	47,641,478	Deposits	2,010,868,155
Interbank and money market items, net	569,444,353	Interbank and money market items, net	124,510,248
Claims on securities	-	Liabilities payable on demand	11,041,536
Derivatives assets	16,110,150	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 31,957,551)	328,111,341	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	33,182,329	Derivatives liabilities	16,749,524
Loans to customers, net	1,615,701,441	Debts issued and Borrowings	139,744,889
Accrued interest receivables	4,203,139	Bank's liabilities under acceptances	311,473
Customers' liabilities under acceptances	311,473	Other liabilities	48,308,165
Properties foreclosed, net	11,289,078	<b>Total Liabilities</b>	<b>2,351,533,990</b>
Premises and equipment, net	29,875,259	<b>Shareholders' equity</b>	
Other assets, net	16,344,654	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	45,432,480
		Retained Earnings	199,813,564
<b>Total Assets</b>	<b>2,672,214,695</b>	<b>Total Shareholders' equity</b>	<b>320,680,705</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,672,214,695</b>

Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2014 (Quarterly)

(0.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) 17,917,083

Required provisioning for loan loss, as of 31 December 2014 (Quarterly) 32,494,225

Actual provisioning for loan loss, as of 31 December 2014 (Quarterly) 89,960,673

Loans to related parties 409,764

Loans to related asset management companies 3,630,000

Loans to related parties due to debt restructuring -

Regulatory capital  
(Capital adequacy ratio 17.82 percents) 342,524,013

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) 342,524,013

Changes in assets and liabilities this quarter as of 31 January 2015  
due to fine from violating the Financial Institution Business Act B.E.2551, Section -

Contingent liabilities  
Avals to bills and guarantees of loans 11,911,960  
Liabilities under unmatured import bills 18,372,664  
Letters of credit 28,976,457  
Other contingencies 405,981,989

<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 2014 (Quarterly)  
(2.15 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 44,104,978

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 31 October 2014

Information as of 30 June 2014

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 31 October 2014

Information as of 30 June 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