

Summary Statement of Assets and Liabilities * C.B. 1.1
As of 31 March, 2007

Document no. 1

ASSETS	Baht
Cash	28,565,607,184.57
Interbank and money market items	173,334,325,930.27
Securities purchased under resale agreements	12,000,000,000.00
Investment in securities, net (with obligations Baht 81,478,232,108.99)	308,548,407,737.36
Credit advances (net of allowance for doubtful accounts)	888,463,076,642.92
Accrued interest receivables	2,930,955,652.81
Properties foreclosed, net	35,707,567,129.57
Customers' liabilities under acceptances	535,646,955.89
Premises and equipment, net	30,766,241,365.07
Other assets	13,411,043,017.79
Total Assets	1,494,262,871,616.25
Customers' liabilities under unmatured bills	11,140,798,817.58
Total	1,505,403,670,433.83
LIABILITIES	
Deposits	1,236,932,123,991.18
Interbank and money market items	47,968,926,077.58
Liabilities payable on demand	6,086,611,011.41
Securities sold under repurchase agreements	3,000,000,000.00
Borrowings	17,027,680,187.52
Bank's liabilities under acceptance	535,646,955.89
Other liabilities	29,132,836,104.58
Total Liabilities	1,340,683,824,328.16
SHAREHOLDERS' EQUITY	
Paid-up share capital (registered share capital Baht 40,000,000,000.00)	19,088,428,940.00
Reserves and net profit after appropriation	94,932,086,668.14
Other reserves and profit and loss account	39,558,531,679.95
Total Shareholders' Equity	153,579,047,288.09
Total Liabilities and Shareholders' Equity	1,494,262,871,616.25
Bank's liabilities under unmatured bills	11,140,798,817.58
Total	1,505,403,670,433.83
Non-Performing Loans ** (net) for the quarter ended March 31, 2007	
(4.41% of total loans after allowance for doubtful accounts of Non-Performing Loans)	40,488,829,788.59
Required provisioning for loan loss for the quarter ended March 31, 2007	54,568,293,504.22
Actual allowance for doubtful accounts	70,809,232,372.35
Loans to related parties	25,381,462,584.44
Loans to related asset management companies	6,680,460,000.00
Loans to related parties due to debt restructuring	11,301,639,995.56
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	141,631,569,712.80
Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E.2505 and amended Act, Section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	8,350,621,503.54
Letters of credit	30,151,689,856.28
* This Summary Statement has not been reviewed or audited by Certified Public Accountant	
** Non-Performing Loans (gross) for the quarter ended March 31, 2007	
(9.23 % of total loans before allowance for doubtful accounts)	89,322,148,736.75

BANGKOK BANK PUBLIC COMPANY LIMITED AND SUBSIDIARIES

BALANCE SHEETS

"UNAUDITED"

Baht : '000

	CONSOLIDATED			THE BANK'S		
	FINANCIAL STATEMENTS			FINANCIAL STATEMENTS		
	As at	As at	Increase	As at	As at	Increase
	March 31,	December 31,	(Decrease	March 31,	December 31, 2006	(Decrease)
	2007	2006)	2007	(Restated)	(Decrease)
			%			%
ASSETS						
CASH	28,648,648	33,114,862	(13.5)	28,565,607	33,071,895	(13.6)
INTERBANK AND MONEY MARKET ITEMS						
Domestic items						
Interest bearing	9,022,149	6,588,873	36.9	8,333,976	5,800,631	43.7
Non-interest bearing	6,215,942	9,034,939	(31.2)	6,152,271	9,017,082	(31.8)
Foreign items						
Interest bearing	155,355,840	134,559,899	15.5	153,813,930	133,463,139	15.2
Non-interest bearing	5,308,080	5,378,491	(1.3)	5,034,149	5,131,794	(1.9)
Total interbank and money market items, net	175,902,011	155,562,202	13.1	173,334,326	153,412,646	13.0
SECURITIES PURCHASED UNDER RESALE AGREEMENTS	12,000,000	32,000,000	(62.5)	12,000,000	32,000,000	(62.5)
INVESTMENTS						
Current investments, net	123,773,551	117,691,284	5.2	122,325,561	116,108,296	5.4
Long-term investments, net	180,553,864	173,140,398	4.3	180,278,893	172,861,814	4.3
Investments in subsidiaries and associated companies, net	230,806	220,978	4.4	5,943,954	5,909,765	0.6
Total investments, net	304,558,221	291,052,660	4.6	308,548,408	294,879,875	4.6
LOANS AND ACCRUED INTEREST RECEIVABLE						
Loans	962,933,173	962,070,341	0.1	959,249,101	958,386,141	0.1
Accrued interest receivable	2,920,791	3,240,467	(9.9)	2,930,956	3,246,006	(9.7)
Total loans and accrued interest receivable	965,853,964	965,310,808	0.1	962,180,057	961,632,147	0.1
Less Allowance for doubtful accounts	(66,454,346)	(67,034,487)	(0.9)	(66,215,075)	(66,806,255)	(0.9)
Less Revaluation allowance for debt restructuring	(4,570,950)	(4,666,815)	(2.1)	(4,570,950)	(4,666,816)	(2.1)
Total loans and accrued interest receivable, net	894,828,668	893,609,506	0.1	891,394,032	890,159,076	0.1
PROPERTIES FORECLOSED, NET	42,824,775	43,405,669	(1.3)	35,707,567	36,277,752	(1.6)
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	535,647	552,116	(3.0)	535,647	552,116	(3.0)
PREMISES AND EQUIPMENT, NET	30,937,075	31,293,256	(1.1)	30,766,242	31,120,745	(1.1)
ACCRUED INTEREST RECEIVABLE FROM INVESTMENTS	2,739,294	2,167,338	26.4	2,717,767	2,145,054	26.7
DERIVATIVE REVALUATION	4,800,520	4,424,818	8.5	4,795,827	4,417,518	8.6
OTHER ASSETS, NET	6,057,083	6,416,097	(5.6)	5,897,449	6,314,371	(6.6)
TOTAL ASSETS	1,503,831,942	1,493,598,524	0.7	1,494,262,872	1,484,351,048	0.7
LIABILITIES AND SHAREHOLDERS' EQUITY						
DEPOSITS						
Deposits in Baht	1,139,415,050	1,124,782,312	1.3	1,139,826,720	1,125,264,922	1.3
Deposits in foreign currencies	104,947,603	103,669,107	1.2	97,105,404	96,468,048	0.7

Total deposits	1,244,362,653	1,228,451,419	1.3	1,236,932,124	1,221,732,970	1.2
INTERBANK AND MONEY MARKET ITEMS						
Domestic items						
Interest bearing	11,883,132	12,876,065	(7.7)	11,920,386	12,913,318	(7.7)
Non-interest bearing	2,313,836	3,260,504	(29.0)	2,338,399	2,913,711	(19.7)
Foreign items						
Interest bearing	30,339,681	30,890,079	(1.8)	30,469,692	30,716,650	(0.8)
Non-interest bearing	3,220,869	2,484,590	29.6	3,240,449	2,527,591	28.2
Total interbank and money market items, net	47,757,518	49,511,238	(3.5)	47,968,926	49,071,270	(2.2)
LIABILITIES PAYABLE ON DEMAND	6,117,014	6,208,990	(1.5)	6,086,611	6,179,984	(1.5)
SECURITIES SOLD UNDER REPURCHASE AGREEMENTS	3,000,000		100.0	3,000,000	-	100.0
BORROWINGS						
Short-term borrowings	7,946,265	17,359,029	(54.2)	7,864,098	17,359,029	(54.7)
Long-term borrowings	9,163,582	9,593,237	(4.5)	9,163,582	9,593,237	(4.5)
Total borrowings	17,109,847	26,952,266	(36.5)	17,027,680	26,952,266	(36.8)
BANK'S LIABILITIES UNDER ACCEPTANCES	535,647	552,116	(3.0)	535,647	552,116	(3.0)
INTEREST PAYABLE	6,569,091	12,382,768	(46.9)	6,513,179	12,333,868	(47.2)
OTHER LIABILITIES	22,654,450	20,624,951	9.8	22,619,658	20,792,885	8.8
TOTAL LIABILITIES	1,348,106,220	1,344,683,748	0.3	1,340,683,825	1,337,615,359	0.2
SHAREHOLDERS' EQUITY						
SHARE CAPITAL						
Registered share capital						
3,998,345,000 ordinary shares of						
Baht 10 each	39,983,450	39,983,450	0.0	39,983,450	39,983,450	0.0
1,655,000 preferred shares of						
Baht 10 each	16,550	16,550	0.0	16,550	16,550	0.0
Issued and paid-up share capital						
1,908,842,894 ordinary shares of Baht 10 each	19,088,429	19,088,429	0.0	19,088,429	19,088,429	0.0
PREMIUM ON ORDINARY SHARE CAPITAL	56,346,232	56,346,232	0.0	56,346,232	56,346,232	0.0
UNREALIZED INCREMENT PER LAND APPRAISAL	10,192,264	10,192,264	0.0	10,192,264	10,192,264	0.0
UNREALIZED INCREMENT PER PREMISES APPRAISAL	7,078,372	7,300,915	(3.0)	7,078,372	7,300,915	(3.0)
FOREIGN EXCHANGE ADJUSTMENT	(1,547,262)	(985,609)	57.0	(1,096,436)	(599,160)	83.0
UNREALIZED GAINS ON INVESTMENT	11,612,425	8,897,588	30.5	11,610,598	8,896,238	30.5
UNREALIZED LOSSES ON INVESTMENT	(1,846,406)	(1,811,094)	1.9	(1,846,070)	(1,810,526)	2.0
UNREALIZED GAINS RESULTING FROM THE						
SALE OF SHARES OF A SUBSIDIARY TO						
THE PUBLIC IN EXCESS OF BOOK VALUE	45,400	45,400	0.0	-	-	
RETAINED EARNINGS						
Appropriated						
Legal reserves	11,000,000	11,000,000	0.0	11,000,000	11,000,000	0.0
Other reserves	26,500,000	26,500,000	0.0	26,500,000	26,500,000	0.0

Unappropriated	16,629,543	11,693,727	42.2	14,705,658	9,821,297	49.7
TOTAL	155,098,997	148,267,852	4.6	153,579,047	146,735,689	4.7
MINORITY INTEREST	626,725	646,924	(3.1)	-	-	
TOTAL SHAREHOLDERS' EQUITY, NET	155,725,722	148,914,776	4.6	153,579,047	146,735,689	4.7
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,503,831,942	1,493,598,524	0.7	1,494,262,872	1,484,351,048	0.7
OFF-BALANCE SHEET ITEMS CONTINGENCIES						
AVALS TO BILLS AND GUARANTEES OF LOANS	8,567,773	9,107,913	(5.9)	8,350,622	9,069,187	(7.9)
LIABILITY UNDER UNMATURED IMPORT BILLS	11,296,907	10,125,031	11.6	11,140,799	10,011,405	11.3
LETTERS OF CREDIT	30,405,190	30,533,829	(0.4)	30,151,690	30,172,896	(0.1)
OTHER CONTINGENCIES	766,641,362	737,937,229	3.9	763,770,241	735,493,250	3.8

FOR THE QUARTERS ENDED
(UNAUDITED)

Baht : '000

	CONSOLIDATED FINANCIAL STATEMENTS			THE BANK'S FINANCIAL STATEMENTS					
	March 31, 2007	December 31, 2006	Increase (Decrease) %	March 31, 2006	March 31, 2007	December 31, 2006	Increase (Decrease) (Restated) (Decrease) (Restated)	March 31, 2006	
Interest and dividend income									
Interest on loans	14,605,198	14,904,892	(2.0)	12,400,522	14,551,909	14,871,760	(2.2)	12,392,221	
Interest on interbank and money market items	2,405,109	2,320,687	3.6	1,248,746	2,388,642	2,307,205	3.5	1,225,379	
Investments	3,372,368	3,975,314	(15.2)	3,080,186	3,404,152	3,952,833	(13.9)	3,061,249	
Total interest and dividend income	20,382,675	21,200,893	(3.9)	16,729,454	20,344,703	21,131,798	(3.7)	16,678,849	
Interest expenses									
Interest on deposits	8,033,271	8,289,815	(3.1)	4,320,242	7,973,930	8,247,194	(3.3)	4,279,066	
Interest on interbank and money market items	354,521	363,974	(2.6)	416,931	360,558	356,971	1.0	409,339	
Interest on short-term borrowings	404,736	402,825	0.5	32,860	408,482	408,002	0.1	37,800	
Interest on long-term borrowings	368,980	377,940	(2.4)	744,050	368,980	377,940	(2.4)	744,050	
Total interest expenses	9,161,508	9,434,554	(2.9)	5,514,083	9,111,950	9,390,107	(3.0)	5,470,255	
Net interest and dividend income	11,221,167	11,766,339	(4.6)	11,215,371	11,232,753	11,741,691	(4.3)	11,208,594	
Bad debt and doubtful accounts	1,409,390	8,507,492	(83.4)	849,809	1,395,546	8,478,764	(83.5)	840,333	
Loss on debt restructuring	(80,891)	(2,574,758)	96.9	504,843	(80,891)	(2,574,758)	96.9	504,843	
Net Interest and dividend income after bad debt and doubtful accounts and loss on debt restructuring	9,892,668	5,833,605	69.6	9,860,719	9,918,098	5,837,685	69.9	9,863,418	
Non-interest income									
Gain (loss) on investments, net	(10,005)	2,394,654	(100.4)	1,767,550	(21,801)	1,875,673	(101.2)	933,238	
Equity in undistributed net income of subsidiaries and associated companies	14,927	8,917	67.4	12,344	-	-	-	-	
Fees and service income									
Acceptances, aval and guarantees	22,485	36,888	(39.0)	40,913	22,485	36,888	(39.0)	40,913	
Others	3,895,857	4,023,345	(3.2)	3,857,426	3,699,007	3,691,795	0.2	3,598,000	
Gain on exchange, net	1,118,186	925,561	20.8	773,603	1,106,982	915,446	20.9	762,777	
Gain on disposal of assets	202,750	468,332	(56.7)	388,073	199,211	469,312	(57.6)	392,516	
Other income	99,529	121,608	(18.2)	154,961	92,217	120,413	(23.4)	152,771	
Total non-interest income	5,343,729	7,979,305	(33.0)	6,994,870	5,098,101	7,109,527	(28.3)	5,880,215	
Net interest and dividend income after bad debt and doubtful accounts and loss on debt restructuring and non-interest income	15,236,397	13,812,910	10.3	16,855,589	15,016,199	12,947,212	16.0	15,743,633	
Non-interest expenses									
Personnel expenses	2,857,355	3,204,798	(10.8)	2,635,208	2,746,526	3,072,492	(10.6)	2,491,328	
Premises and equipment expenses	1,430,037	1,606,056	(11.0)	1,437,258	1,394,701	1,568,943	(11.1)	1,399,791	
Taxes and duties	843,382	760,717	10.9	782,126	815,655	737,432	10.6	760,901	
Fees and service expenses	927,891	1,022,424	(9.2)	783,924	916,025	1,012,249	(9.5)	773,006	
Directors' remuneration	12,156	22,848	(46.8)	11,905	10,950	18,417	(40.5)	10,950	
Contributions to the Financial Institutions									
Development Fund	1,154,566	1,161,229	(0.6)	1,088,332	1,154,566	1,161,229	(0.6)	1,088,332	
Loss on impairment of properties foreclosed	198,708	132,771	49.7	1,154,685	198,708	115,437	72.1	1,016,303	
Other expenses	952,466	1,285,073	(25.9)	815,371	923,452	1,256,459	(26.5)	782,792	
Total non-interest expenses	8,376,561	9,195,916	(8.9)	8,708,809	8,160,583	8,942,658	(8.7)	8,323,403	
Income before income tax	6,859,836	4,616,994	48.6	8,146,780	6,855,616	4,004,554	71.2	7,420,230	
Income tax expenses	2,207,201	515,502	328.2	2,930,020	2,193,797	348,679	529.2	2,780,319	
Income before minority interest in subsidiaries	4,652,635	4,101,492	13.4	5,216,760	4,661,819	3,655,875	27.5	4,639,911	
Minority interest in net income of subsidiaries	20,489	53,687	(61.8)	33,114	-	-	-	-	
Net income	4,632,146	4,047,805	14.4	5,183,646	4,661,819	3,655,875	27.5	4,639,911	
Basic earnings per share	Baht	2.43	2.12	14.6	2.72	2.44	1.92	27.1	2.43
Weighted average number of ordinary shares	Thousand shares	1,908,843	1,908,843	-	1,908,843	1,908,843	1,908,843	-	1,908,843



ธนาคารกรุงเทพ

Bangkok Bank