

ANZ BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	43	Deposits	295,958
Interbank and money market items, net	6,327,594	Interbank and money market items, net	-
Claims on securities	-	Liabilities payable on demand	2,768
Derivatives assets	9,960	Liabilities to deliver securities	-
Investments - net	9,167,953	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 574)		Derivatives liabilities	80,667
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	4,487,670	Bank's liabilities under acceptances	-
Accrued interest receivables	9,011	Other liabilities	136,104
Customers' liabilities under acceptances	-	Total Liabilities	515,497
Properties foreclosed, net	-		
Premises and equipment, net	105,667	Shareholders' equity	
Other assets, net	215,501	Equity portion ^{1/}	20,000,000
		Other reserves	5,753
		Retained Earnings	197,851
		Total Shareholders' equity	19,807,902
Total Assets	20,323,399	Total Liabilities and Shareholders' equity	20,323,399

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly)	-
(0.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	105,148
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	105,148
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	19,822,535
(Capital adequacy ratio = 251.61 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	19,822,535
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 251.61 percents)	
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,721,371
Avals to bills and guarantees of loans	414,842
Liabilities under unmatured import bills	-
Letters of credit	1,482,213
Other contingencies	824,316

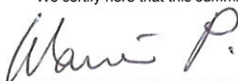
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 31 December 2015 (Quarterly) -
(0.00 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

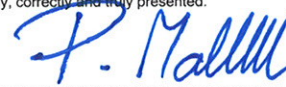
Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Location of disclosure http://www.anz.com/thailand/en/auxiliary/resource-centre/	Location of disclosure
Date of disclosure	Date of disclosure
Information as of	Information as of

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Mrs. Warin Paaopanchon)
Position Chief Financial Officer



(Ms. Panadda Manoleehakul)
Position President and Chief Executive Officer