



Bangkok Bank

Annual Report 2005

We **care** for you wherever you are





*I shall reign with righteousness
for the benefit and happiness
of the Siamese people*



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“Bangkok Bank

The bank that looks after its customers’ total needs
With a complete range of services”

A pioneer in Thai banking, Bangkok Bank has long been synonymous with the progress of the country. The Bank has grown and matured with Thai people and their business interests and today is renowned for its size, stability and partnership approach.

The Bank is driving innovation in new products and services and building on its inherent scale advantages to meet the challenges of a changing financial landscape and consolidate its leadership position for the future.



Financial Performance Indicators

	2005	2004	2003	Percentage change	
				2005/2004	2004/2003
Consolidated financial performance					
(million baht)					
Assets	1,398,842	1,407,347	1,363,339	-0.6	+3.2
Loans and advances (net of loan loss provisions) ¹	830,598	824,690	715,964	+0.7	+15.2
Deposits ¹	1,163,501	1,195,366	1,123,294	-2.7	+6.4
Liabilities	1,259,033	1,292,097	1,260,849	-2.6	+2.5
Shareholders' equity-net	139,808	115,251	102,490	+21.3	+12.5
Interest and dividend income	56,571	48,742	48,195	+16.1	+1.1
Total income	75,045	68,289	70,241	+9.9	-2.8
Profit (loss) before tax ²	22,650	17,817	11,514	+27.1	+54.7
Net profit (loss) ³	20,306	17,620	11,355	+15.2	+55.2
Per share (baht)					
Profit (loss) before tax ²	11.87	9.34	7.79	+27.1	+19.9
Net profit (loss) ³	10.64	9.23	7.69	+15.3	+20.0
Par value	10.00	10.00	10.00	-	-
Book value ²	73.24	60.38	53.70	+21.3	+12.4
Share prices—range	114.00-95.50	113.00-83.00	113.00-48.75	-	-
—year-end	105.00	104.00	109.00	+1.0	-4.6
Financial ratio (%)					
Rate of return on average assets ²	1.45	1.28	0.87	+0.17	+0.41
Rate of return on average equity ²	15.97	16.24	14.45	-0.27	+1.79
Net profit (loss) to total income ³	27.06	25.80	16.17	+1.26	+9.63
Capital to risk assets	14.02	13.49	15.88	+0.53	-2.39

Remarks 1. Not including interbank and money market items
2. Including minority interests
3. Not including minority interests

Message from the Chairman

I am pleased to say that the overall performance results of Bangkok Bank in 2005 have been satisfactory. It achieved a near record profit result of Baht 20.3 billion, the highest since 1997. Earnings per share increased from Baht 9.23 in 2004 to Baht 10.6 in 2005, while shareholders equity rose by 21.1 percent to Baht 139.8 billion. The Bank paid an interim dividend on common shares at a rate of Baht 0.75 per share on September 23, 2005.

A proud achievement for Bangkok Bank during the year was that we received approval from the Chinese government to upgrade our representative office in Beijing to a branch. Bangkok Bank was the only Thai bank to receive such approval for opening a branch in Beijing last year and the branch was officially opened on December 8, 2005.

Bangkok Bank's four China branches, which are located in Beijing, Shanghai, Xiemen and Shantou, form the largest branch network of any Thai bank in China and are all located in high-potential economic areas. The branch network is expected to serve the Bank's objective to expand into new markets, increase business volumes, grow the customer base in China, as well as to support businesses in other countries to enter and expand in the China market.

Over the past few years, Bangkok Bank has been focusing on maintaining and growing our customer base and protecting our market share amidst intensifying competition, and these are situation-driven goals. From a longer-term perspective, the Bank has also initiated and worked on a

number of development plans to enhance its competitiveness with the aim to establish itself a customer-centric organization. It has established a new and efficient organizational structure regrouping business units based on key target customer groups, namely corporate, commercial, business and consumer customers, with the view to instill a customer-focused culture. This, coupled with improved internal systems, and the development of staff knowledge and skills has yielded tangible success in terms of increased business volume and a growing customer base particularly in the SME segment. We were also delighted with the findings of a customer satisfaction survey of SME operators, which indicated that this target customer group had a high level of confidence in Bangkok Bank. In addition to expanding its SME base, the Bank succeeded in achieving a satisfactory rate of growth in consumer banking, in line with our intention to increase our share of this target market.

Achievements of the Bank were reflected in recognition and awards such as *Thailand's Most Admired Bank* for the sixth consecutive year from *BrandAge magazine*, Bank of the Year 2005 from *Money & Banking magazine*, and top bank in Thailand, and fourth best bank in Asia and 190th top brand in Asia from *Asian Integrated Media's annual Top Asian Brands*.

Bangkok Bank in 2005 introduced new products and services as well as innovative marketing strategies and these were warmly welcomed by target customer groups. To mention a few, *Bangkok Bank was the first bank in Thailand to install electronic chips to credit cards in accordance with*

EMV standards, and the Bank launched lucky draw campaigns offering cars and condominiums to credit card holders which helped to build our credit card customer base. The Bank also offered home loans with a variety of interest rate and payment options to expand its home loan customer base, introduced new bancassurance services, and distributed various mutual funds as investment alternatives for deposit customers.

Bangkok Bank also made significant progress in other areas including improvements to the Bank's credit and operational risk management systems, preparations for the introduction of Basel II in 2008, and expanded branch and electronic banking channel networks to provide customers with a higher level of convenience when using the Bank's services.

As we move into 2006, the Bank and its customers are facing new challenges in terms of the business environment, and the domestic and the global economies. Bangkok Bank is determined to develop itself further so as to remain a modern, learning and flexible organization. This will assist us to adapt to dynamic situations, while at the same time enabling us to give a high level of care and attention to our customers.

I would like to take this opportunity to thank our customers, vendors and suppliers, as well as all other stakeholders for their support during the year. I would also like to thank members of the Board of Directors, the management and staff for their efforts which have helped the Bank to achieve our goals.



(Chatri Sophonpanich)



C h a t r i S o p h o n p a n i c h
C h a i r m a n

Message from the Executive Chairman

The past year was a challenging one for Bangkok Bank's business as we adjusted to an economic slowdown at both the national and global levels, in addition to intensifying competition in the financial sector in Thailand.

Global economic growth slowed down, mainly because of escalating oil prices and the upward cycle of global interest rates. However, the growth in the US economy, which rose by a robust 3.6 percent last year, helped stimulate global trade volumes and this in turn contributed to the growth of exports from Thailand.

The Thai economy in 2005 was affected not only by the rising oil prices and the higher cost of raw materials on world markets but by a number of internal challenges, particularly the tsunami, widespread drought, avian flu, and ongoing violence in the three southernmost border provinces. However, thanks to the growth in the export sector and stimulus measures by the government, the Thai economy grew by 4.5 percent in 2005.

Exports rose by 15 percent while imports rose by 26 percent. As a result, Thailand ran a current account deficit for the first time since the 1997 financial crisis. Meanwhile, the domestic economy came under pressure as the consumer price index rose to 4.5 percent in 2005, up from 2.7 percent in the previous year. Under the circumstance, the Bank of Thailand signaled a rising interest rate scenario in order to encourage real interest rates to become positive. Commercial banks responded to this by raising interest rates for both deposits and loans several times during the year. Competition among commercial banks for retaining and attracting deposits intensified in the latter half of the year, as indicated by several rounds of increases in deposit rates, with the interest rates for 12-month fixed deposits rising to 2.50 -3.25 percent towards the end of 2005, compared to the record low level of 1.0 percent in July 2003.

With regard to enhancing the financial sector, the Bank of Thailand implemented the Financial Sector Master Plan (FMP), which establishes a blueprint for developing the commercial banking sector over the next five to ten years. It also prescribed new guidelines and timeframes for banks to comply with policies on the management of risks as well as the Basel II capital adequacy standards which are expected to come into force by 2008.

Under the Financial Sector Master Plan, the Bank of Thailand issued three new commercial banking licenses and two retail banking licenses, and this is likely to add further competitive pressure on the local banking industry. The new banks are expected to focus on providing specialized banking services for a specific group, such as corporate customers, small and medium-sized enterprises, or consumers.

Amidst this rapidly changing internal and external environment, Bangkok Bank achieved satisfactory progress in its 2005 performance results. The Bank recorded its highest net profit since the 1997 financial crisis, and succeeded in growing business volume and its customer base in target markets, particularly the consumer segment. It also achieved significant progress in the development of new products and services, as well as improvements to its technology infrastructure, working processes and risk management. At the same time, the Bank continued to play a significant role in providing both financial and technical support for entrepreneurs in the SME and agricultural sectors.

Bangkok Bank is proud to have obtained approval from the Chinese government to upgrade its representative office in Beijing to a full-service branch. The new branch is the fourth Bangkok Bank operation in China in addition to its three other branches which are located in Shanghai, Xiamen, and Shantou. Its branch network in China is the largest of any Thai bank, and Bangkok Bank plans to leverage off this strength to grow its business, as well as to increase its customer base in China. The Bank is also targeting Thai customers and ethnic Chinese people living outside China with a longstanding relationship with the Bank and an interest in pursuing business opportunities in China.

Looking ahead, Bangkok Bank estimates that the Thai economy in 2006 will continue to grow at a comparable rate with last year of about 4.0-4.5 percent. The government's investments in megaprojects and the export sector remain the main driving force.

In 2006, excessive liquidity at commercial banks is expected to gradually revert to a normal level, while competition among commercial banks, particularly in the deposit market, will intensify. Among large corporate customers, demand for lending and equity finance should increase in line with economic growth as the government's megaprojects get underway. Small and medium-sized businesses will continue to need finance for investing in enhancing their competitiveness.

Increasing globalization is expected to lead to further competitive pressures and new opportunities. For businesses, it will open up opportunities for market expansion via a wider international trade and investment market and Bangkok Bank, with its growing international branch network, will be able to help facilitate such expansion with a variety of financial products and services. Increasing globalization also challenges Thai banks to accelerate their own developments to keep pace with global rules and intensified competition, particularly new technology and the introduction of new financial products and services. They will be under pressure to further enhance their financial services in line with customers' needs

as well as to improve their accounting standards, their internal risk control systems, and corporate governance practices.

Risk factors in 2006 may include risks relating to global economic growth trends and international trade volumes. Despite positive projections of rising growth by several government and private sector organizations, uncertainties still exist particularly with regard to the US economy, which is running a fiscal and a trade deficit. In view of this, global growth will depend on how effectively major countries manage these imbalances. With regard to Thailand, the trade balance and inflation rate, as well as the Government's timetable for investments in megaprojects, which may be delayed, also need to remain under close scrutiny.

The year 2006 is expected to be another challenging one for Bangkok Bank and its customers. It is imperative for all business enterprises to monitor and adjust to domestic and international economic, financial and political developments. As a 'trusted partner' and a 'close friend' Bangkok Bank is willing to work side by side with customers to successfully meet and respond to all challenges. The Bank is well prepared to offer products and services to meet the requirements of all customer groups with care and quality, in keeping with the values which the Bank has upheld for more than 60 years.



(Kosit Panpiemras)



Kosit Panpiemras
Executive Chairman

Management Report

Bangkok Bank is a Thai commercial bank with several key strengths, including the breadth of its services, the structure of its business units which enables it to build strong relationships with strategic target customers, the synergies within the group of affiliated companies, and the depth and extent of its customer relationships. This is expressed in the Bank's slogan '**puan koo kit mit koo baan**', which means we aspire to be a financial partner and trustworthy friend helping customers to prosper. It is put into practice in the everyday actions of the staff who work to understand the real needs of their customers and draw on the expert knowledge and skills of the Bank and the group of its affiliated companies in order to meet those needs.

Highlight of 2005

- Net profit rises to highest level in eight years at Baht 20.3 billion
- Non-performing loans drop to 10.9 percent
- SME and consumer banking segments grow strongly
- IT upgrade paves way for future growth

Bangkok Bank experienced good progress on a number of fronts in 2005.

The annual net profit increased by 15.2 percent to Baht 20.3 billion, the best result since 1997 and the second highest profit ever. Pre-tax earnings rose by Baht 4.9 billion or 27.8 percent to Baht 22.5 billion, with the Bank paying income tax worth Baht 2.2 billion - the first time since the 1997 crisis.

Despite negative factors such as rising oil prices, a slower rate of economic growth and continual rises in interest rates, consumer credit and housing loans showed satisfactory growth. However, as a result of the write-off of bad debts and loan repayments by some large corporate customers, which fell due towards the year-end, net loans after provision for doubtful accounts rose by one percent.

The Bank made significant progress in resolving non-performing loans which fell from Baht 158.7 billion to Baht 100.6 billion or 10.9 percent of total loans. Fee and service income rose by 11.6 percent to Baht 13.6 billion, mainly due to growth in remittances and credit card business.



In a highly competitive marketplace, the Bank successfully expanded its market share in the consumer and SME segments and achieved good results in areas such as investment banking and international banking operations.

In addition, the Bank also initiated a number of projects to elevate service standards, increase the efficiency of branch operations, and enhance sales and marketing capabilities.

Competitive Environment

The competitive banking environment intensified in 2005. This trend is expected to become more pronounced as the Bank of Thailand granted approval for the establishment of five new banks under the Financial Sector Master Plan. The most visible evidence of the growing competition was in the consumer banking arena, via marketing campaigns, product giveaways, rebranding and new product launches.

Bangkok Bank competed vigorously, and succeeded in maintaining and growing its market share through tapping into its vast existing customer base and attracting new customers by leveraging off the synergies between its business units. The Bank launched innovative campaigns including flexible housing loan options, special promotions for credit card holders such as the chance to win free cars and condominiums, and reward programs for credit and debit card holders. Thanks to these initiatives, the Bank successfully grew its home loan portfolio by 25 percent while credit card spending levels grew by more than 16 percent.

Competition was less visible but still intense in other areas of banking such as corporate lending and deposits, and Bangkok Bank similarly defended its leadership position in these areas.

Corporate and Investment Banking Customers

Bangkok Bank remains the financial partner of choice for many businesses across Thailand. In 2005, it was a principal lender to a number of major new projects including the construction and implementation of **the Nam Theun 2 Hydroelectric Project in Laos, and The Mall Group's Siam Paragon project - Thailand's prestigious new shopping mall.**

In addition to traditional debt financing, the Bank provided corporate clients with a wide range of financial solutions including merchant banking and



project finance services. Over the past year, the Bank helped raise funds of more than Baht 26 billion in debentures for nearly 50 leading corporations.

Thanks to the Bank's strong distribution network of more than 700 branches coupled with its large customer base, bond placements achieved satisfactory success. The Bank also strengthened its cooperation with its brokerage subsidiary, Bualuang Securities, in order to fully realize the potential of its merchant banking services.

Enterprise Customers

The Bank succeeded in growing its market share among small and medium sized businesses with strong growth in SME lending as well as improved fee income in areas such as trade services and foreign exchange.

The cornerstone of the Bank's SME services is the knowledge and experiences of its relationship managers and relationship officers who are based in business centers throughout Thailand. This enables the Bank to work alongside customers, providing knowledge, advice and partnership as well as financial solutions.

In line with this, the Bank has been working to enhance the capabilities of its relationship management teams through improved technology, streamlined working processes and staff training. This will continue through 2006.

As an advisor to the office of the Board of Investment (BOI), the Bank launched a program to proactively promote investments between Thailand and target countries. The Bank hosted visiting business delegations from countries such as Singapore, Malaysia, Taiwan, and Vietnam and introduced them to potential business partners in Thailand, facilitating business meetings and networking among interested businesses.

Building on similar programs in prior years, Bangkok Bank organised 17 seminars or workshops for more than 3,400 SME operators on topics such as business planning, financial and cost management and cluster development, as well as practical information about energy saving under the new Bualuang Energy Saving Project, in which the Bank extended low-cost loans to SMEs that wished to improve the efficiency of energy consumption in their businesses. The Bank also supported the activities of the Bualuang SME Club which aims to help SMEs to exchange ideas to enhance competitiveness, as well as providing a network of connections for mutual business benefit.

It also initiated the Young Business Achievers Program to provide networking opportunities for a new generation of business leaders who are expected to take over the management of their family businesses. This program provides forums for young businessmen to establish contacts and connections among themselves which may lead to cooperation in matters of mutual interest in the future.



Mr. Adul Jantharangsriworakul
Marketing Officer,
Nakhon Sawan Branch

"My motto is to treat every customer who walks into our branch with friendliness and hospitality. I also try to understand people and their needs as much as possible."

"One day I noticed a customer filling out a bunch of pay-in slips so I approached him and asked if I could help. I found out that he was preparing to pay salaries to his employees by writing pay-in slips for each one and planned to hand them in to the teller, along with the exact amount of cash. I suggested that he use Bangkok Bank's easy-to-use and reliable payroll service. He was quite happy with the service.

"As I got to know him and his business better, I proposed that he use our ECD terminal for credit card processing so he could gain more sales opportunities. He agreed and found it very beneficial to his business."

"I am proud to have suggested useful services to customers."

Bangkok Bank partnered with several government agencies to expand low-cost loans under the Asset Capitalisation scheme to SMEs which originally had limited access to conventional financing. It also cooperated with the National Innovation Agency to offer innovation development loans to support businesses in developing and building on existing inventions, patents or technologies for commercial use. In 2006, the Bank plans to co-operate with local municipalities to provide loans to vendors pledging tenancy lease contracts as part of their collateral.

Under the Bank of Thailand's support scheme, Bangkok Bank granted concessionary loans to assist and revive business customers who were affected by extraordinary events, namely the tsunami which hit Thailand on December 26, 2004, the persistent violence in the three southernmost provinces, and the avian flu.

Furthermore, Bangkok Bank provided support to the Thai government's Kitchen of the World project by working in cooperation with the Government-owned SME Development Bank of Thailand (SME Bank). Bangkok Bank's overseas branches served as security agents for the SME Bank by processing collateral documentation for loans granted by the SME Bank to overseas operators under this project.

International Banking

On December 8, 2005, Bangkok Bank officially opened its Beijing branch in China with the approval of the Chinese authorities. The Bank expects the new branch to make a major contribution to its operations in China.

Bangkok Bank's branches in China are growing strongly in terms of business volume, and this is expected to continue going forward. In 2005 the Bank obtained approval from the Chinese authority to offer Renminbi transactions at its Shanghai and Xiamen branches. This will give the Bank a further competitive advantage as only a few foreign banks are qualified to conduct transactions in the local currency and these are currently only permissible in 25 designated cities throughout China.

Individual Customers

Bangkok Bank's consumer banking division performed well in 2005 particularly with regard to home loans and credit cards. The Bank is in an advantageous position to offer a variety of



investment channels and products to consumer banking customers, capitalizing on the services of its Investment Banking Unit and its subsidiary, BBL Asset Management. The Investment Banking Unit provided its large corporate clients with financial advisory and distribution services for the issuance of fund-raising instruments. BBL Asset Management constantly develops mutual fund products to meet growing customer demand for these products. They help supply a variety of choices in investment instruments and risk-return trade-offs to best meet the individual needs of the Bank's consumer banking customers. This in turn gives the Bank and its subsidiaries further opportunities for growth in fee-based income.

Other initiatives related to consumer banking included the introduction of the Bualuang Exclusive priority banking services for high net-worth customers, and new projects to improve the quality and efficiency of its branch banking services.



Mrs. Krittima Benjawan
Thanon Tanao Branch Manager

"I went to the Ministry of Foreign Affairs to offer a credit card to a senior official there. During the conversation, I found out about their new policy to use credit cards in place of cash for all hospitality activities."

"I knew that the officials at the Ministry needed to travel overseas frequently so I pointed out that Bangkok Bank's cards are accepted everywhere in the world and the Bank is better known than any other Thai bank. We also have the largest overseas branch network of any Thai bank and offer excellent after-sales service."

"Due to this, the Ministry decided to use Bangkok Bank corporate credit cards and opened an account at Bangkok Bank to receive payments for credit card expense accounts directly from the Budget Bureau."

Sales

Fees and service income rose by 11.6 percent in 2005, mainly due to a 16.2 percent increase in credit card spending and an increase of 23 percent in the number of new credit cards on issue. The Bank posted a solid increase in the sales of mutual funds, with volume rising by nearly five times from Baht 8 billion in 2004 to Baht 46 billion at the end of 2005. Sales of debentures also rose by 57 percent to Baht 26 billion, while new bancassurance products were launched and received a satisfactory response from the market.

Bangkok Bank continued to develop new investment and saving products and services, as demand for these products and services grew rapidly. Investment and saving services will be an important focus of growth going forward. In anticipation of this, the Bank will arrange training to prepare branch personnel for the examination to qualify as licensed Investor Contacts in accordance with the requirements of the Securities and Exchange Commission. The Bank will also be introducing dedicated investment corners in branches which will provide more choices in investment and savings products to customers as an alternative to deposits.

The Bank's Provident Fund and Private Fund businesses also registered a very successful year. The Bank surveyed and assessed customer satisfaction on a regular basis with a view to continuously improve the service. It also held seminars for customers on new initiatives such as the National Pension Fund.

Channel Distribution

In line with the Bank's strategy of making banking services more accessible

to customers, it opened 6 new branches and 31 micro branches in 2005. It moved some branches to more convenient locations, and introduced everyday banking for standard branches in shopping centers so that they are able to accommodate a growing volume of transactions and provide more convenience to customers. By the end of 2005, Bangkok Bank had 710 branches including its international network, over 2,600 ATM machines and approximately 500 cash deposit machines.

Bangkok Bank had more than 7 million ATM cards on issue and is now averaging over 1.1 million ATM transactions a day. The number of people using the Bank's phone banking service or Bualuang Phone also continued to grow, with about 1.5 million transactions made to the phone banking center each month. These calls were either through customer service representatives or the automated system.

The customer base for internet banking grew by nearly 40 percent this past year while the popularity of its website www.bangkokbank.com, with content in Thai, English, and to some extent in Chinese and Japanese, also continued to grow. About 240,000 people visited the Bank's website per month, with some 3.5 million pages viewed per month. Bangkok Bank's website was awarded **the Most Popular Banking Website in 2005 by Truehits.net**, a government agency under the National Electronics and Computer Technology Center (NECTEC). It is among the top 50 most frequently visited websites and the most frequently visited bank website in Thailand.

In 2005, Bangkok Bank introduced a new website, **Bualuang Kids**, which aims to educate children aged from 5 to 13 years about money, savings and banking, which is in line with the government's policy to encourage savings.

Operations

In order to build on the strength of the Bank's extensive branch network, the Bank has introduced a number of projects which will help to raise the service quality. In 2005, the Bank has been benchmarking the processes in its best branches and introducing them throughout the branch network.

Bangkok Bank also nominated 20 branches in the Bangkok metropolitan and provincial areas to undergo appraisal for **Q-Mark certification**. Q-Mark represents a quality certification initiated by the Joint Standing Committee of Commerce, Industry and Banking in order to provide recognition to businesses which adhere to specified quality standards. Certification is based on appraisals of the quality of products and services, care for consumers and service users, business ethics and social responsibility. The result was satisfactory. All 20 branches received the Q-Mark qualification with average points of 95.44 percent. Bangkok



Ms. Nusara Bumpakotr
Customer Service Representative,
Phone Banking Center

"I receive more than one hundred calls a day, but from the customer's point of view, I am their first contact at Bangkok Bank so I must do my best to help everyone."

"Late one night I received a phone call from a man who had transferred money via ATM to his nephew in Chiang Mai, but the nephew could not immediately withdraw the money from the machine and he urgently needed it to pay for medical expenses."

"I tried every way I could to help the customer and provided the hospital with confirmation that the nephew already had the money in his account."

"He told me that he could tell from my voice that I was genuinely concerned about his problem and he appreciated my efforts."



Bank plans to nominate other branches to undergo the appraisal during the coming years.



Mrs. Suthida Wongtheeres
Senior Customer Service Officer,
Bang Khen Branch

"A customer came into the branch and requested a statement for his account so he could apply for a loan to build a house. I explained that Bangkok Bank also provides loans for building houses and we offer a choice of interest rates, tailored to suit the individual's needs."

"That interested him and he eventually took a loan from us for building his new house."

*"I always ask questions when customers come to use our services, with the intention of providing them with the right service. **Customers may receive something even better than they originally expected.**"*

In order to encourage customers to use self-service facilities such as ATMs, cash deposit machines and the phone banking service, the Bank introduced a new project, with trained floor supervisors in branches to help guide customers to use automated services. This is expected to reduce queues, improve customer convenience, and free up the time of front-line staff for sales and service activities.

Technology

In 2005 the Bank commenced the operation of its new core banking system, a new technology platform which will enhance its capability, flexibility and efficiency in developing new products and services to meet market needs. A new customer information system, which is a component of the core banking system, will provide useful information for the staff to effectively manage relationships with customers while offering more targeted services to different customer segments.

Risk Management

Over the past few years, Bangkok Bank has improved its credit risk management processes by establishing a credit risk management policy, credit underwriting standards, and credit risk rating methodology. It also established a Credit Acceptance unit, which is independent from relationship management units, to ensure proper controls on its lending. A Risk Management Unit was established to oversee, manage and control important risks, namely credit risk, market risk, operational risk and liquidity risk. The Unit was also charged with maintaining the level of the Bank's risk exposure in line with its overall policy.

The Bank realizes the importance of making advance preparation for new regulations, stipulations and measures by the authorities, as well as the

Basel II international capital framework which is expected to take effect in 2008. During the past few years, Bangkok Bank has assigned its concerned units to study and gain an understanding of the relevant regulations, and to find ways and devise plans on how to be compliant with such regulations. It has started to make necessary preparations in the areas of data and working systems, and is making headway toward improving its credit risk management system and operational risk management system. All these initiatives are making progress as planned.

Human Resources

In an increasingly competitive business environment, the Bank is ever more mindful of the importance of its people as a key success factor. Bangkok Bank therefore aims to create a work environment that enables staff to realize their full capabilities and build for themselves a fulfilling career.

The Bank has sought to enhance the effectiveness of its recruitment and orientation processes. It also further developed its training curriculum in support of the Bank's philosophy of enabling people to continually develop themselves to their fullest potential. Staff were encouraged to continually learn and take on new challenges. Managers were provided with further training to ensure they support their staff through effective communication, coaching and constructive feedback.

Moreover, the Bank has also enhanced and implanted effective performance management practices. This is to ensure that in planning, all employees and managers concentrate on the most important business issues, and in executing the plan, on monitoring and evaluating the progress. Moreover, they are encouraged to continually take on more challenges, at both the individual and business unit levels.

Products and Services

As the leading bank in Thailand, Bangkok Bank achieved a number of significant firsts in 2005:

- The first bank in Thailand to introduce new EMV chip cards in place of a magnetic strip on credit cards to provide better protection for customers against card fraud. The chip cards are also capable of storing cardholder's information and benefits for loyalty schemes.
- The first bank in Thailand to upgrade its card processing system for merchants to support EMV chip cards and have this certified by Visa, MasterCard and JCB.
- The first bank to introduce a banking website specifically for children



Mrs. Kanungnoot Phisitsawat
The Mall Bang Khae Branch
Manager

"Two sons of a customer came to my branch to apply for a Bangkok Bank American Express credit card, and requested it within three days. I asked them why it was so urgent, and they told me their father, a valued customer, was ill and had been admitted to hospital. They wanted the credit card to pay for his medication so they would qualify for a ten percent discount."

"I was concerned about his condition. On the same day I bought a bouquet of flowers, visited him at the hospital and helped him with the credit card application. The next day the cards were approved for the father and both sons."

"At Bangkok Bank, we care about what happens to our customers. They are like part of our family."

- **the Bualuang Kids Website.** This educational tool is designed to teach children about banking and saving, and will help develop the potential of Thailand's next generation of consumers, savers and business entrepreneurs.

- Launched the innovative one-year fixed income fund Bualuang Thanarat which invests in highly secure government debt instruments which are automatically redeemable at a specified rate. Thanks to the attractive and tax-effective returns, there was strong demand from customers. Within five months, from September 2005 to January 2006, the Bank launched six series in the fund worth more than Baht 33 billion.
- Introduced an International Funds Transfer service enabling internet banking customers to transfer funds overseas anywhere, anytime as well as a new on-line tax payment service.
- Joined with China's largest credit and debit card network, **China Union Pay (CUP)**, to provide ATM services to CUP cardholders visiting Thailand. Chinese tourists are now able to withdraw cash and check account balances using Bangkok Bank ATM machines nationwide.



Mrs. Chantri Sawangsap
Chaweng Beach Sub-branch
Manager, Samui Island

"The better we understand our customers, the more we can help them."

"One of our regular customers runs a business here on Samui Island, and his main clients are foreign tourists. I realized that our EDC terminals would benefit his business a lot because they provide on-the-spot currency conversions for credit card transactions and convert Thai baht into seven international currencies. Once he understood the benefits, he agreed to use our EDC and he's very happy with our service."

"It just goes to show that understanding a customer's needs ensures we can offer them the right service."

Awards:

Bangkok Bank received the following awards and accolades in 2005:

- Bank of the Year 2005 - Money and Banking Magazine, Thailand
- Thailand's Most Admired Bank for the sixth consecutive year - survey of consumers, BrandAge magazine, Thailand
- Top bank in Thailand, fourth best bank in Asia and 190th top brand in Asia - Asian Integrated Media's annual Top Asian Brands
- Best Foreign Exchange Bank in Thailand for the fourth consecutive year - Global Finance magazine
- Largest bank in Thailand and ranked 196th in Top 1000 world banks - The Banker magazine
- Award for distinctive practice and one of 12 top performing boards among those listed on the SET - Thai Institute of Directors Association
- Quality Recognition Award (2004) for outstanding performance in efficient international funds transfers in US dollars - JP Morgan Chase Bank
- Quality Recognition Award (2004) - Global Finance magazine
- Deal of the Year (2004). Joint lead underwriter for the PTT eight-year debenture, worth 15,000 billion baht - Thai Bond Dealing Centre.
- Excellence in Multi Channel Distribution Award - The Asian Banker magazine
- Best Banking Website of the Year 2005 by Truehits.net.



Bangkok Bank's subsidiary, BBL Asset Management, received the following awards from the Stock Exchange of Thailand:

- *Best Performer for the Open-ended General Equity Funds/Risk Adjusted Composite Return in 2004*
- *Best Performer for the Open-ended General Flexible Funds/Risk Adjusted Composite Return in 2004*

Looking forward

Competition is expected to intensify in the future and Bangkok Bank fully intends to meet the challenge with continuous development in the areas of technology, working systems, human resources and risk management. The Bank will focus on providing excellent customer service and offering more convenience and choice to its customers while at the same time further strengthening its financial position.



Mr. Ekkapop Ouitayakul
Relationship Manager, Hat Yai
Business Center

"A customer who came into our business center said he was interested in running an IT franchise shop. I told him that sales of IT products have the potential to grow really fast, so suggested he consider opening his own business rather than buying into a franchise."

"He took my advice and has done so well that he has now opened several outlets. He's not only using the Bank's inter-regional payment service and Bualuang iBanking, but also introduces our internet banking service to his clients."

*"He and I often find time to exchange thoughts and ideas. As with all my other customers, **I treat him as a good friend and share with him my business and financial knowledge. I'm glad I have been able to help him reach his goals.**"*

Community Services



As a Thai commercial bank with a history stretching back more than 60 years, Bangkok Bank has a longstanding commitment to supporting Thai society. At every stage of development, the Bank has played an important role, not only in economic development but in social and public activities. This is because Bangkok Bank believes that a strong society is the essence of sustainable growth. This is the basis of its slogan **'puan koo kit mit koo baan'** which means to be a helpful and caring friend.

Over the last year, the Kingdom has suffered a number of troubles including civil strife in the three southernmost provinces, and natural disasters such as the tsunami, droughts, floods and bird flu. Bangkok Bank has sought to provide help and sustenance to fellow citizens in many humanitarian projects. In addition, it supported a wide range of other community activities, with a particular focus on youth development, education, Thai culture and the arts.

Upholding the monarchy

On the auspicious occasion of the 60th anniversary of His Majesty King Bhumibol Adulyadej's accession to the throne, Bangkok Bank joins the people of Thailand in honoring His Majesty in appreciation of the kindness from



the King and members of the royal family. Bangkok Bank has always been a strong supporter of the Royal Family and their many charitable foundations and organizations, and during the year in review it was pleased to provide compassionate support for a number of royal projects.

Her Majesty the Queen has devoted considerable time and effort in trying to alleviate the suffering of the people in Thailand's three troubled southernmost provinces, Pattani, Yala and Narathiwat. In support of Her Majesty, Bangkok Bank has taken part in many activities including the contribution of a fund worth Baht 1.42 million for breeding and rearing goats in order to assist with the self sufficiency of villages in the Narathiwat province.

In the wake of the devastating tsunami at the end of 2004, Bangkok Bank raised more than Baht 43 million in humanitarian aid from our management, staff, customers and the general public. On May 15, 2005, the Bank was granted an audience with Her Royal Highness Princess Maha Chakri Sirindhorn and presented her with the funds which were then given to the Rajaprajanugroh Foundation under His Majesty the King's patronage and the Thai Red Cross Society to help victims of the tsunami.

Moreover, the Bank supported the army's **'rak phleng**

rak phaen din' (love songs for the Kingdom) concert to raise funds for the tsunami victims. The Bank also initiated a **'clean drinking water'** project with the aim to provide a reliable and high quality water supply for villages in the areas worst affected by the tsunami. On the first anniversary of the tsunami, near the end of 2005, Bangkok Bank presented five water tank towers, each with capacity of 20 cubic meters, equipped with one horse-powered water pump to the tsunami-affected villages in Phangnga and Ranong.

Other tsunami-related projects contributed by the Bank included giving funds to support orphans, donating books and providing assistance with the collection of data for DNA testing to identify deceased victims.

Supporting education

Bangkok Bank recognizes the importance of education as a fundamental way of supporting and enabling young people to become quality citizens, so a major priority for Bangkok Bank over the past years has been to encourage young people to develop their leadership potential, instill and nurture ethics, as well as provide educational opportunities for less fortunate children.

Every year Bangkok Bank organizes training under its Student Internship Program for university students from the third year of a bachelor's degree to doctorate level, in which they gain practical training about banking and finance. This is a starting point to build human resources for the banking sector in the future. The Bank has organized the training for over 20 years and held the 44th class in 2005.

Bangkok Bank was also a major sponsor of **Asia Moot Corp**, a business planning contest for university students in Asia. Last year it was hosted by one of Thailand's leading business schools, Thammasat University. A team from Thammasat University won the Asia championship. The team and another one from the same university went on to become the world champions in two separate world contests in the USA. The Bank also donated a fund of Baht 3 million to support the renovation of a Computer Room at the Faculty of Commerce and Accountancy at Thammasat University

The Bank has an ongoing project to construct school buildings for children in provincial areas. The project began in 1975, and last year we donated our 25th school building to Baan Nongtjan School in Muang District of the Sakaew Province. The Chin Sophonpanich Foundation also provides annual scholarships to talented young people to further their studies either in secondary schools or universities. In 2005, the Foundation



provided 271 scholarships worth Baht 1.67 million to qualified students. In a first for Thailand, the Bank launched the country's first financial website for children, **Bualuang Kids**, which educates young people about money and banking and encourages good savings habits. In another financial education initiative, Bangkok Bank, in cooperation with the Stock Exchange of Thailand, sponsored the **Sathorn-Don Chedi** sitcom series on television. The comedy series effectively provides simple lessons in household management and budgeting to the wider public.

Preserving arts and Thai culture

Arts and culture help to make Thailand unique. As a Thai bank, Bangkok Bank wishes to ensure that Thailand's artistic and cultural traditions are sustained and flourish. The Bank therefore always supports the development and preservation of arts and Thai culture.

In 2005, Bangkok Bank supported many cultural activities such as the charity concert Bangkok Bank Night of Classical Music - For the Love of Art co-sponsored by Bangkok Bank and settrade.com. The concert was graciously presided over by Her Royal Highness Princess Galayanivadhana Krom Luang Naradhiwas Rajanagarindra. **The Orchestra Internationale d'Italia** was conducted by the famous Thai conductor, **Bundit Ungrangsee**, who shared the stage with the winner of Thailand's first national piano concerto competition, the winner of the international youth chamber music orchestra competition in Switzerland and many other promising young Thai musicians. The net proceeds of Baht 600,000 raised by the concert went to Mahidol University's 'Talent Education Research Project'.



In another musical event, the Bank also cooperated with Siam Yamaha Music and the Tourism Authority of Thailand in sponsoring a marching band contest to help young people to develop their skills to an international standard. Meanwhile, in cooperation with the Office of Welfare Promotion and Protection of Children, Youth, the Vulnerable, the Disabled and the Elderly, the Bank organized the Thai traditional music contest for students at secondary school level. Bangkok Bank has joined with Her Royal Highness Princess Maha Chakri Sirindhorn in supporting this contest every year since 1985.

Bangkok Bank Musical Art Center located at Hua Lamphong Branch reflects the Bank's strong support for Thai performing arts. The center provides for free a variety of performances in and outside of the center, for instance, the contemporary performance stage program and the roaming Bangkok Bank Musical Art Center program. It keeps and makes available an archive of knowledge and information about performances by Thailand's

leading artists for students and the interested public.

Apart from the performing arts and music, Bangkok Bank maintains the Queen's Gallery, which organizes regular exhibitions of outstanding works of art and paintings. In 2005 the Bangkok Bank Foundation held the 27th Bualuang Painting Contest. In cooperation with the Oriental Hotel, the Writers' Association of Thailand, and the Linguists' Association of Thailand, the Bank was once again a sponsor of the SEA Write Awards in support of quality literature.

Nurturing Thai society

In recognition of the role of religion in encouraging a good society, the Bank constantly supports religious activities. Every year the Bank has the honor of leading an annual pilgrimage to temples under His Majesty's patronage, in which it presents a donation known as the Royal Kathin. In 2005, the Bank took the Royal Kathin to Wat Phrathat Choeng Chum Voraviharn in the northeastern province of Sakon Nakhon. The temple was given Baht 2.78 million in contributions from Bangkok Bank, its staff, customers and the general public.

Among the Bank's other community initiatives in 2005, it provided funding to pay for operations for babies with congenital heart disease. It also supported the annual blood bank appeal of the Thai Red Cross Society. Among the Bank's environmental activities, it was a sponsor of the Walk, Run and Bike to Preserve Hua Hin project. Bangkok Bank also supported a range of sports including the Queen's Cup football competition. The Bank also supported, the Golf Association of Thailand's 39th Thailand Open, the 33rd 'Salaya Games' university sports, and the traditional Chula-Thammasat football event.

Bangkok Bank has been dedicating its knowledge, expertise, human resources and financial contribution to community development for more than 60 years because of its commitment to the nation, monarchy, religions and community. The Bank's Board of Directors, management and staff take pride in this undertaking. **In recognition that a good community is one in which people care for one another and support the advancement of others, Bangkok Bank will continue to support and contribute to community building activities for the benefits of the Thai society now and in the future.**

Corporate Governance



Report on Bangkok Bank's actions in compliance with the principles of good corporate governance for year 2005

(1) Policy on corporate governance

Bangkok Bank recognizes the importance of good corporate governance as a major factor in enhancing the efficiency of the organization. The Bank therefore seeks to encourage the conduct of its business to be in line with the principles of good corporate governance, which form a basis for sustainable growth.

The Bank has established in writing a corporate governance policy which has been approved by the Board of Directors. This corporate governance policy covers principles of good corporate governance; namely the rights of the shareholders and stakeholders; disclosure of information; structure, roles, responsibilities and independence of the Bank's Board of Directors; internal controls and risk management; and a code of conduct and business ethics. The Bank has disseminated the policy to its directors, executives and staff for their knowledge and observance, and has also assigned supervisors at all levels to set a good example, and oversee and encourage their subordinates to comply with the policy.

The Bank has established a Compliance Unit to oversee its internal operations so as to be in compliance with the regulations of the authorities.

(2) Rights of shareholders

The Bank observes shareholders' rights and provides equitable treatment to shareholders. The Bank sends each shareholder an invitation to the annual shareholders' meeting at least seven days prior to the date of the meeting, and assists and provides facilities for shareholders to attend the meeting. **The shareholders can also view an invitation to the shareholders' meeting and relevant material and agenda items on the Bank's website.**

At every shareholders' meeting, the Board of Directors gives shareholders the opportunity to exercise their rights to vote on the scheduled agenda, and express their opinions or inquire about decisions of the Board of Directors on important matters. The Bank also recognizes the significance of disclosure of accurate information to its shareholders, and discloses relevant information to its shareholders regularly.

The Board of Directors recognizes the importance of increasing the long-term value of its shares by maintaining the Bank's solid financial status through ongoing positive performance results, as well as by sustaining its good reputation. Therefore, the Bank is determined to conduct its business with care and circumspection by setting up sufficient and appropriate internal control and risk management systems in accordance with the principles of good corporate governance. Furthermore, the Bank complies with its dividend policy when its financial position and performance are reasonably strong and permit it to do so.

(3) Rights of other stakeholders

The Bank recognizes the rights of other groups of stakeholders, and treats them fairly in accordance with the following guidelines.

Customers

Customers are one of the major contributors to the Bank's success and growth. Bangkok Bank is determined to serve its customers' needs and create customer satisfaction by offering financial products and services of good quality and standard, while maintaining good relationships with them as '**puan koo kit mit koo baan**', or trusted partner and close friend. To do so, the Bank has developed working systems, applied modern technology, and made available knowledgeable and skilled personnel so as to ensure that customers receive the best possible service. The Bank continually expands its network of branches and business centers nationwide, protects customer's information, and manages and duly rectifies complaints.

Staff

The Bank recognizes that its staff is one of its most valuable assets. It has therefore established a safe working environment and supports employees to perform their work efficiently and effectively. The Bank also provides various welfare systems such as healthcare and provident

funds, as well as educational allowances for the children of staff. Employees are provided with orientation and development programs. The Bank allocates a budget for more than 100 internal and external training and development programs to help enhance the knowledge, ability, working, managerial and other technical skills of its staff. The Bank also provides scholarships for staff to further their education in Thailand and abroad.

Suppliers

The Bank believes that suppliers play a significant role in supporting its business, and honors its agreements with suppliers.

Creditors

The Bank recognizes its responsibility for contractual commitments and obligations. It honors loan conditions and agreements made with creditors and depositors.

Society, Community and Environment

The Bank realizes the importance of contributing to the public, community, and society as a whole as well as participating in environmental protection and conservation for a sustainable future. It therefore provides ongoing support to activities that benefit communities and Thai society in areas such as education, religion, sports, Thai traditional arts and culture, energy saving, as well as making other public contributions to support society.

Bangkok Bank also has a policy for providing loans to support energy saving projects and eco-agricultural projects as well as supporting environmental protection and conservation activities.

Bangkok Bank believes that its treatment of stakeholders in the aforementioned ways will help increase the value of the organization, create jobs and sustain its stable financial position.

The Bank has also publicized various community contributions on its website.

(4) Shareholders meeting

The Bank held the Annual General Shareholders' Meeting in April 2005, which was attended by 16 out of 18 members of the Board of Directors including the

Chairman, Executive Chairman, Chairman of the Audit Committee, Chairman of the Risk Management Committee, Chairman of the Nomination and Remuneration Committee, and the President.

During the meeting, the Chairman gave shareholders ample opportunity and time to ask questions, express opinions and make suggestions on various issues.

(5) Leadership and vision

The Bank has been growing and evolving along with the economy and the people of Thailand for 61 years. Key factors to the success of the Bank have always been its leadership and vision.

The Bank's Board of Directors comprises prominent people from diverse backgrounds with proven knowledge, experiences and expertise, who are known and respected for their leadership. The directors understand their duties and the commitment of their directorships. The Bank provides directors with general information about its business upon their initial appointment. It also supplies a director's handbook to all directors and is responsible for the expenses of directors who wish to pursue training that will assist their performance in their capacity of directors.

The Board of Directors is charged with identifying the organization's vision, designating business policy and direction, and supervising the Bank's operations to be in compliance with the laws, business objectives, regulations, and resolutions of shareholders' meetings.

Bangkok Bank's vision, mission and core values are as follows:

Vision

Bangkok Bank's vision is to be a bank which provides quality financial services in line with customers' requirements, and is well equipped with qualified human resources and world-class technology and working systems, while maintaining its status as a well-established international bank and a leading Asian bank.

Mission

The Bank has a financial mission, market and customer mission, operational mission, and capability mission, as described below:

Financial Perspective

- To attain stable growth in financial performance

Market and Customer Perspective

- To maintain business leadership with service excellence

Quality Operation Perspective

- To have efficient working systems and quality control procedures
- To set standards for work processes and be able to utilize data from these processes to support decision making

Capability Perspective

- To equip the Bank's staff with the ability and potential to support the Bank's business expansion

Core Value

The Bank's core value, which enables it to continue to be the leading bank in the country, is "to provide quality financial services which satisfy customers in keeping with the Bank's role as a trusted advisor and reliable partner". All personnel in the Bank are required to recognize and uphold this in their individual conduct in all circumstances. The core value embraces the following working philosophies.

- To provide excellent quality service from the customer's point of view
- To provide quality work
- To perform duties as ethical and professional bankers
- To work as a team with shared goals
- To give importance to personnel development

(6) Committees

The Bank has set up committees to closely monitor and oversee the Bank's operations, and report the progress to the Board of Directors on a regular basis. These committees include the Board of Executive Directors, the Audit Committee, the Nomination and Remuneration Committee, the Risk Management Committee, and the Management Committee.

The Board of Executive Directors

Objective

To perform duties as assigned by the Board of Directors

Composition and Qualifications

The Board of Executive Directors comprises 10 members of the Board of Directors who are appointed as members of the Board of Executive Directors. Of these, six members are executive directors, and four members are non-executive directors. The members of the Board of Executive Directors are:

1. **Mr. Kosit Panpiemras**, Chairman of the Board of Executive Directors, Executive Director
2. **Mr. Piti Sithi-Amnuai**, Vice Chairman of the Board of Executive Directors, Non-executive Director
3. **Mr. Chartsiri Sophonpanich**, Member of the Board of Executive Directors, Executive Director
4. **Mr. Charn Sophonpanich**, Member of the Board of Executive Directors, Non-executive Director
5. **Mr. Amorn Chandarasomboon**, Member of the Board of Executive Directors, Non-executive Director
6. **Mr. Deja Tulananda**, Member of the Board of Executive Directors, Executive Director
7. **Mr. Thamnoon Laukaikul**, Member of the Board of Executive Directors, Executive Director
8. **Mr. Teera Aphaiwongse**, Member of the Board of Executive Directors, Executive Director
9. **Mr. Prasong Uthaisangchai**, Member of the Board of Executive Directors, Executive Director
10. **Mr. Singh Tangtatswas**, Member of the Board of Executive Directors, Non-executive Director

Authority and Responsibility

1. To perform duties as assigned by the Board of Directors, including approval of loan underwriting, troubled debt restructuring, investment in securities and properties, as well as conducting any other normal businesses or activities related to the Bank's operations.

2. To scrutinize matters requiring the approval of the Board of Directors or the shareholders' meeting in accordance with legal requirements or the Bank's Articles of Association, such as business targets, policies, operation plans and the issuance of the Bank's securities.

Meeting

The Board of Executive Directors holds regular meetings twice a week to consider various matters as assigned. The Board of Executive Directors held 101 meetings in 2005.

Reporting

The Board of Executive Directors reports to the Board of Directors.

The Audit Committee

Objective

To assist the Board of Directors with regard to the audit of financial reports, internal controls and internal audits, and to select and work in co-ordination with the Bank's external auditors.

Composition and Qualifications

The Audit Committee comprises three independent members of the Board of Directors, with expertise in various fields, namely accounting and finance, laws, and organizational management. The Chairman of the Audit Committee is not assigned any other duties in other committees.

The members of the Audit Committee are:

1. **Admiral Prachet Siridej**, Chairman of the Audit Committee, Independent Director
2. **Mr. Kanung Luchai**, Member of the Audit Committee, Independent Director
3. **M.C. Mongkolchaleam Yugala**, Member of the Audit Committee, Independent Director

Authority and Responsibility

1. To audit and ensure that the financial reporting of the Bank is accurate and adequately disclosed by coordinating with the external auditor and the officers who are responsible for preparing financial reports.

2. To audit and ensure that the Bank has a proper and effective internal control system by performing audits in conjunction with the external and internal auditors.

3. To consider, select, nominate external auditors and propose their remuneration for approval.

4. To audit and ensure the Bank complies with regulations and laws related to the Bank's businesses.

5. To consider and ensure accurate and thorough disclosure of cases where transactions are connected, where there exists or potentially exists conflicts of interests.

6. To call for documents and data, or summon the management and personnel from various working units of the Bank to provide clarification on matters relevant to the Audit Committee's performing of duties.

7. To hire specialists in specific areas to provide expert advice as the Audit Committee deems appropriate.



8. To produce and publish the Audit Committee's reports signed by the Chairman of the Audit Committee in the Bank's Annual Report.

9. To perform any other tasks as assigned by the Board of Directors with the consent of the Audit Committee.

Meeting

The Audit Committee holds meetings at least once every three months to scrutinize matters as assigned by the Board of Directors. The Audit Committee held 12 meetings in 2005.

Reporting

The Audit Committee has the duty to report its performance to the Board of Directors, and produce and publish its reports in the Bank's Annual Report.

The Nomination and Remuneration Committee

Objective

To select and nominate suitable persons to the Board of Directors for appointment to positions of directors, members of various sub-committees, and senior executives, as well as to recommend appropriate remuneration thereof.

Composition and Qualifications

The Nomination and Remuneration Committee comprises 3 members of the Board of Directors, of which one member is an independent director and two are non-executive directors. The Chairman of the Nomination and Remuneration Committee is an independent director. The members of the Nomination and Remuneration Committee are:

1. Mr. Kovit Poshyananda, Chairman of the Nomination and Remuneration Committee, Independent Director

2. Mr. Staporn Kavitanon, Member of the Nomination and Remuneration Committee, Non-executive Director

3. Mr. Amorn Chandarasomboon, Member of the Nomination and Remuneration Committee, Non-executive Director

Authority and Responsibility

1. To establish the various policies as follows :

(1) Policy, criteria and methodology for selecting directors and senior executives from Senior Executive Vice President level upwards

(2) Policy on, and the amount of, remuneration and other benefits for the directors and senior executives from Senior Executive Vice President level upwards, following clear and transparent criteria

The above are to be proposed to the Board of Directors for approval, and must be available to be submitted to the Bank of Thailand upon request.

2. To select and nominate persons with appropriate qualifications to be appointed by the Board of Directors for the following positions:

(1) Directors

(2) Members of the various sub-committees who are directly assigned duties and responsibilities by the Board of Directors

(3) Senior executives from the Senior Executive Vice President level upwards

3. To oversee that the size and structure of the Board of Directors is suitable for the organization and in line with the changing environment. The Board of Directors is comprised of persons with a range of knowledge, ability and experience in different areas.

4. To oversee that the directors and senior executives from Senior Executive Vice President level upwards obtain appropriate remuneration commensurate with their duties and responsibilities to the Bank. Those directors who have been assigned increased duties and responsibilities obtain more remuneration correspondingly.

5. To establish performance appraisal guidelines for determining annual remuneration increases for directors and senior executives from the level of Senior Executive Vice President upwards. The guidelines take into account the individuals' duties and responsibilities and associated risks as well as their contribution to the long-term growth of shareholders' equity.

6. To disclose a report of the committee's work in the Bank's Annual Report.

Meeting

The Nomination and Remuneration Committee holds meetings at least twice a year to scrutinize matters as assigned by the Board of Directors. The Nomination and Remuneration Committee held five meetings in 2005.

Reporting

The Nomination and Remuneration Committee has the duty to report its performance to the Board of Directors, disclose the nomination policy and details of the nomination process, the remuneration policy and the remuneration in various forms, and also publicize the remuneration report in the Bank's Annual Report.

The Risk Management Committee

Objectives

To oversee and ensure that the Bank's risk management is systematic and constant, efficient and effective, maximizes value to the Bank and is in line with the Bank's strategic plan and overall risk management policy.

Composition and Qualifications

The Risk Management Committee comprises five members of the Board of Directors, of which three are non-executive directors and two are executives of the Bank.

The members of the Risk Management Committee are:

1. Mr. Singh Tangtaswas, Chairman of the Risk Management Committee, Non-executive Director

2. Mr. Amorn Chandarasomboon, Member of the Risk Management Committee, Non-executive Director

3. Mr. Charn Sophonpanich, Member of the Risk Management Committee, Non-executive Director

4. Mr. Suvarn Thansathit, Member of the Risk Management Committee, Executive

5. Mr. Ayuth Krishnamara, Member of the Risk Management Committee, Executive

Authority and Responsibility

1. To establish and propose to the Board of Directors the policy for overall risk management covering major risks, such as credit risk, market risk, liquidity risk, operational risk and reputation risk.

2. To formulate risk management strategies that are in line with the Bank's risk management policy, so as to oversee, monitor and maintain the Bank's risks at an appropriate level.

3. To review the adequacy of the risk management policy and systems, including the efficiency of the systems and compliance with the policy.

4. To provide advice on issues that need to be improved to the Board of Directors in order to comply with the policy and strategies set by the Board of Directors.

Meetings

The Risk Management Committee is set to hold meetings at least once every three months. It held five meetings in 2005.

Reporting

The Risk Management Committee has the duty to report its performance to the Board of Directors.

The Management Committee

To ensure that business operations are in line with the Bank's policies and objectives, the Bank has set up a Management Committee which consists of the President, Senior Executive Vice Presidents, and Executive Vice Presidents who are responsible for core business units. Its duties and responsibilities are as follows:

1. To consider matters and/or perform duties in accordance with the policy prescribed by the Board of Executive Directors, or the President.

2. To consider and review corporate targets and plans in the following areas:

(1) Loans, deposits and other businesses of the Bank

(2) Expansion of the operations of domestic and overseas branches

- (3) Marketing and development of new products or services
- (4) Treasury management and foreign currency trading, including management of capital, financial liquidity, interest rates and fees
- (5) Development of the Bank's technology potential.
- (6) Management and development of human resources
- (7) Management of the investment budget and other budgets of the Bank

3. To consider and monitor the performance results of every unit in the Bank to ensure that they meet the targets and comply with the plans as prescribed in number 2 above.

4. To prescribe policies to be proposed to the Board of Executive Directors.

5. To consider working processes and management systems, and recommend appropriate and up-to-date solutions, for instance:

- Branch working systems and distribution systems
- Loan systems
- Operating systems for other businesses of the Bank
- Head Office working systems
- Data and information systems
- Human resource development and management

6. To manage internal communications to ensure that they are appropriate and promote a teamwork culture.

7. To manage external communications, including management of advertising and public relations.

8. To consider and propose innovative projects and services as well as management methodology and business strategies to the Board of Executive Directors.

(7) Conflicts of interest

The Bank realizes the importance of scrutinizing matters where there exists or potentially exists conflicts of interest, connected transactions, or related-party transactions, in accordance with good governance guidelines, as well as the stipulations and regulations of the authorities. In the event that the Bank has to scrutinize matters where there exists or potentially exists conflicts of interest, connected transactions, or related-party transactions, directors who are related persons must not be involved with the scrutiny and approval of such transactions. In addition, the Bank will not prescribe

special conditions for such transactions in favor of the directors involved.

Directors and top executives are required to report changes in their holdings of the Bank's shares to the office of the Securities and Exchange Commission, with notification to the Bank within three working days from the day of such changes.

Furthermore, the Bank has set up guidelines to safeguard against the illegal use of inside information and has disseminated these guidelines to its staff, executives and directors for their knowledge and observance. The guidelines include the prohibition of directors, executives, and personnel involved with preparation of financial statements from buying or selling, offering to buy or sell, or advising others to buy or sell the Bank's shares during the period of one month prior to, and three days after, the announcement of the Bank's financial statements.

(8) Business ethics

The Bank believes that a code of conduct and business ethics are an important basis for promoting and enhancing good corporate governance practices. The Bank has therefore compiled a code of conduct and business ethics for directors, executives, staff and employees for the purpose of upholding and promoting the honor and reputation of the Bank. This code of conduct and business ethics, which has been established in writing, has been approved by the Board of Directors, and disseminated to directors, executives and staff for their knowledge and observance. The Bank has also assigned supervisors at all levels to set a good example, and oversee and encourage their subordinates to practice the code.

(9) Composition of Board

At the end of 2005, the Board of Directors comprised 17 members, four of whom were independent directors namely Admiral Prachet Siridej, M.C. Mongkolchaleam Yugala, Mr. Kanung Luchai, and Mr. Kovit Poshyananda.

Six members are executive directors namely Mr. Kosit Panpiemras, Mr. Chartsiri Sophonpanich, Mr. Deja Tulananda, Mr. Thamnoon Laukaikul, Mr. Teera Aphaiwongse, and Mr. Prasong Uthaisangchai.

Seven members are non-executive directors namely Mr. Chatri Sophonpanich, Mr. Staporn Kavitanon, Mr. Vira Ramyarupa, Mr. Piti Sithi-Amnuai, Mr. Amorn

Chandarasomboon, Mr. Charn Sophonpanich, and Mr. Singh Tangtatswas.

In 2005 one of the independent directors resigned and the Bank has not yet appointed a new independent director in replacement.

An independent director refers to a director who does not have any businesses or jobs related to the Bank which may potentially influence their independence in making decisions. They meet the following qualifications of independence:

1. To hold less than 0.05 percent of the paid-up capital of the Bank, its affiliated companies, subsidiaries or related companies, including those shares held by their relatives.

2. Not to be an executive of the Bank, its affiliated companies, subsidiaries, related companies or the Bank's large shareholders; not to be an employee or staff member earning a regular salary from the Bank, its affiliated companies, subsidiaries, related companies or the Bank's large shareholders; in addition, not to be a Bank adviser earning a regular salary from the Bank, its affiliated companies, subsidiaries, or the Bank's large shareholders, nor to have obtained such benefits or interests for at least one year.

3. Not to obtain benefits or interests, direct or indirect, from the financial operations and management of the Bank, affiliated companies, subsidiaries or large shareholders of the Bank, for at least one year.

4. Not to be a related person or a close relative of the Bank's high-ranking executive or major shareholders.

An executive director refers to a director who is involved in the Bank management full-time and receives regular monthly remuneration from the Bank in the form of salary or its equivalent.

A non-executive director refers to a director who falls under the criteria for neither independent director nor executive director.

The directors who have passed the Directors' Certification Program training courses run by the Thai Institute of Directors Association are Mr.Kosit Panpiemras, Mr.Piti Sithi-Amnuai, Mr.Amorn Chandrasomboon, Mr.Chartsiri Sophonpanich, Mr.Teera Aphaiwongse, Mr.Singh Tangtatswas, Admiral Prachet Siridej, Mr.Thamnoon Laukaikul and M.C.Mongkolchaleam

Yugala. Those directors who have attended the Director Accreditation Program include Mr.Chattri Sophonpanich, Mr.Vira Ramyarupa, Mr.Kanung Luchai, Mr.Staporn Kavitanon, and Mr. Kovit Poshyananda.

(10) Combination or division of positions

The Bank designates the Chairman of the Board of Directors to have the main responsibility for policy matters, and the Chairman of the Executive Board to be responsible for overall management, as is appropriate and in line with the principles of good corporate governance.

(11) Remuneration for directors and management

The Bank has established policy, criteria and methods for determining remuneration to directors and executives commensurate with their individual assigned duties and responsibilities by taking into account relevant factors including the rate and amount of remuneration provided by premier financial institutions in the country and region, the rate and amount of remuneration provided by leading listed companies in the country, duties, responsibilities and related risks undertaken performance results of the directors and top management, the Bank's performance results and business environment as well as other factors that may affect the Bank's business or the overall economy.

In 2005, the remuneration provided to the directors is in accordance with the above criteria and at a level commensurate to that of other commercial banks in the country taking into consideration the Bank's assets. The Nomination and Remuneration Committee has considered the appropriateness of the remuneration and reported the remuneration of each director in this 2005 Annual Report. Remuneration for each director is published under the section titled *General Information*.

(12) Board of Directors' meeting

The Board of Directors holds meetings on a regular basis. Usually a meeting is held once every two months, and additional meetings may be called if necessary. At each meeting, the management provides information, references and details of each agenda item to all directors for consideration. At the meeting, the Chairman of the Board of Directors allocates sufficient time for the directors to consider each agenda item in a prudent fashion and allow them to freely discuss, inquire, and express opinions on the items of interest so that they can fulfil their duties to the best of their ability.

In 2005, a report of the attendance of members of the Board of Directors and other committees is summarized as follows:

No. of meetings attended in 2005

Names	Board of Directors	Audit Committee	Nomination and Remuneration Committee	Risk Management Committee
	<i>Total: 11 meetings</i>	<i>Total: 12 meetings</i>	<i>Total: 5 meetings</i>	<i>Total: 5 meetings</i>
1. Mr. Chatri Sophonpanich	11			
2. Mr. Staporn Kavitanon	11		4	
3. Admiral Prachet Siridej	11	12		
4. Mr. Kosit Panpiemras	11			
5. Mr. Kanung Luchai	11	12		
6. Mr. Vira Ramyarupa	11			
7. Mr. Piti Sithi-Amnuai	10			3**
8. Mr. Damrong Krishnamara	6*			
9. Mr. Chartsiri Sophonpanich	11			
10. Mr. Charn Sophonpanich	8			3
11. Mr. Amorn Chandarasomboon	11		5	5
12. Mr. Deja Tulananda	11			
13. Mr. Thamnoon Laukaikul	10			
14. Mr. Teera Aphaiwongse	11			
15. Mr. Prasong Uthaisangchai	8			
16. M.C. Mongkolchaleam Yugala	11	12		
17. Mr. Kovit Poshyananda	9		5	
18. Mr. Singh Tangtatswas	10			2**

Remarks * Mr. Damrong Krishnamara resigned from the Board of Directors on July 29, 2005 and attended every meeting during his tenure.

** Mr. Singh Tangtatswas was appointed Chairman of the Risk Management Committee on August 23, 2005 to replace Mr. Piti Sithi-Amnuai, and attended every meeting after the appointment.

In addition, the directors assess the annual performance of the Board of Directors, as well as that of the President and the Chairman of the Executive Directors, on an annual basis. Such assessment is carried out to review and gather opinions on various issues relating to the operations of the Bank and performance of the Board of Directors with a view to enhance good

corporate governance practices. In this regard, the Bank has prepared a self-assessment form for performance of the Board of Directors. The form is filled out by each of the directors, and the results of which are presented to the Board of Directors for consideration at the Board meeting.

(13) Controlling Systems and Audit

The Bank has implemented various measures in order to establish a standard of controlling systems that are generally accepted. The structure of its controlling systems is as follows:

1. The Audit Committee is charged with the duty and responsibility of performing audits to ensure that the Bank's financial reports are accurate and adequately disclosed. In collaboration with external and internal auditors, it is responsible for performing audits to ensure that the Bank's controlling system is adequate, appropriate and effective. It is also responsible for reviewing the performance of the Bank's Audit and Control Division.

2. The Audit and Control Division, under the supervision of the Audit Committee, is responsible for auditing units of the Bank including working systems, data, and operations.

3. The Compliance Unit is charged with the responsibility of giving explanations and clarification on the rules and regulations issued by relevant authorities as well as overseeing the performance of the Bank so that it is in compliance with the relevant laws and regulations.

With regard to risk management, the Bank recognizes the importance of controlling and managing risks that may arise in the course of running a business and has followed the risk management guidelines and policy as recommended by the Bank of Thailand for all commercial banks. The Bank has established the Risk Management Committee which is charged with the responsibility of establishing and proposing to the Board of Directors the policy for overall risk management as well as

supervising and monitoring the risk management systems so as to comply with the established policy.

The Bank has set up an Asset and Liability Management Committee to manage the Bank's assets and liabilities in such a way as to ensure that market risks which arise from changes in interest rates, exchange rates and prices are maintained at an acceptable level with minimal fluctuations. The committee is comprised of executives from various concerned departments.

(14) Directors' report

The Board of Directors is responsible for the preparation of consolidated financial statements of the Bank and its subsidiary companies. It has assigned the Audit Committee to review the Bank's financial statements to ensure that they are accurate, credible and in line with generally accepted accounting standards. A report from the Audit Committee on the financial statements has been included in this Annual Report.

(15) Relationship with investors

The Bank recognizes the importance of the disclosure of important information, both financial and non-financial, including the Annual Report. The Bank has disclosed such information to investors and interested parties across a variety of channels and media such as direct mail, press conferences or press releases, and media announcements including reports to the Stock Exchange of Thailand, analysts' briefings, and publication of the Bank's information on its website at www.bangkokbank.com. The Bank has also provided contact details of investor relations personnel on the website.

Risk Factors

Credit Risk

Credit risk is a risk where the borrower may not be able or willing to repay the debt he or she owes to the Bank, or to honor other contractual commitments. Despite continuous development and improvement of the Bank's credit risk management system, running a commercial bank inevitably entails exposure to a certain level of credit risk. The Bank deals with these credit risks by establishing different levels of authority for credit approval depending on the type of business and / or the size of the credit line. In approving each loan application, the Bank considers the purpose of the loan, assesses the repayment ability from the applicant's operating cash flows, business feasibility, capability of management and collateral. The Bank also reviews the levels of credit risk ratings on a regular basis.

The Bank has set up a **Risk Management** unit to prescribe the overall risk policy for the Bank in anticipation of and in compliance with new rules and stipulations including the Basel II capital framework. The Bank has also set up a **Credit Management** unit, which is independent from other areas of the organization. The unit is responsible

for managing the risks related to credit extension. It does this by managing and monitoring credit extensions in accordance with the Bank's credit policies. The **Credit Management** unit comprises the **Credit Policy** unit, the **Credit Acceptance** unit, the **Portfolio Management** unit, the **Risk Asset Review** unit, and the **Special Asset Management** unit. The functions of each unit are summarized below:

- **Credit Policy** oversees the credit policy structure, and coordinates the improvement and adjustment of the credit policy. It is also responsible for disseminating credit policy, standards and processes; monitoring and overseeing exceptional cases which are inconsistent with the credit policy; and gathering comments to be used for improving the credit policy.

- **Credit Acceptance**, a working unit independent from business units, has the authority to approve credit under stipulated criteria. It oversees credit extension to ensure it is in line with the credit policy and credit underwriting standards, reviews the results of customers' credit ratings, promotes good credit culture and maintains a systematic and reliable credit extension process.

- **Special Asset Management** is responsible for managing non-performing loans, and determining strategies for resolving and restructuring troubled loans.

- **Portfolio Management** is responsible for developing and overseeing credit risk management tools and methodologies; constructing loan databases; making recommendations for adjustments to the portfolio structure; provision of reserves for losses at the loan portfolio level and the appropriate portfolio composition, as well as overseeing the related management standards.

- **Risk Asset Review** is an independent working unit charged with reviewing loan management processes and loan quality, assessing the adequacy of loan loss reserves, and evaluating compliance with loan policy, regulations and credit underwriting standards.



- **Loan Recovery and Legal** is responsible for court filing or reconciliation, foreclosing properties and managing the Bank's foreclosed assets.

Market Risk

Market risk is the risk that arises from fluctuations in interest rates, exchange rates, and the price of instruments in the money and capital markets, which may affect the financial performance of the Bank.

Interest Rate Risk

The level of interest rates is a major factor that determines the Bank's interest income from assets and interest expenses on liabilities. The Bank is exposed to an interest rate risk arising from the fact that the assets and liabilities are subject to different interest rate repricing periods or contractual maturities, or when movements of interest rates on assets and liabilities are inconsistent, thus impacting on the Bank's net interest income.

The Bank has set up the Asset and Liability Committee (ALCO) to be responsible for establishing guidelines for the management of assets and liabilities. ALCO is also responsible for monitoring and maintaining interest rate risks at an acceptable level with minimal fluctuations. These guidelines are in accordance with the policies set by the Risk Management Committee and the Board of Directors.

Foreign Exchange Rate Risk

Foreign exchange rate risk arises when the Bank is involved in foreign currency transactions, which may result in deficits or surpluses in the Bank's foreign currency position. These transactions include, for instance, foreign currency exchange, investments, loans, borrowings, contractual commitments, and the use of financial derivatives in foreign currencies. They may incur gains or losses on exchanges as a result of movements in exchange rates.

In general, the Bank's policy is to match foreign currency assets and liabilities. In the case of mismatches, the Bank will typically hedge the exposures in various ways, for example by purchasing forward contracts. The

Board of Executive Directors approves appropriate foreign exchange position limits in line with the risk appetite which is determined by the Risk Management Committee and the Board of Directors. The Treasury Division manages and controls day-to-day trading activities under the supervision of ALCO which in turn ensures that the level of assumed risks, as per the various designated measures, is maintained within the approved level. Moreover, the Bank may enter into interest rate and currency derivative transactions with the purpose of hedging the Bank's interest rate and foreign exchange mismatches, or to provide limited derivative services to certain selected major corporate customers as well as domestic and international financial institutions. Such services include foreign currency forward transactions and foreign currency and interest rate swaps. At present, the Bank's policy is to act only as intermediary in providing these services to the customers, and not to do speculative transactions in speculation for its own profit and directly expose its own accounts to the risks.



Liquidity Risk

Liquidity risk is the risk that the Bank may not be able to meet cash flow obligations within a stipulated timeframe. The purpose of the Bank's liquidity risk management is to maintain suitable and sufficient funds to meet present and future liquidity obligations whilst utilizing the funds appropriately to take advantage of market opportunities as they arise.

The Bank has several sources of liquidity and manages its liquidity through domestic money and capital markets including swap and repurchase markets, as well as through international money and capital markets, primarily in the U.S. dollar and euro-currency markets. The Bank seeks to minimize its liquidity costs in line with the market situation by closely managing the liquidity position on a daily basis and restricting the holding of cash held above an appropriate level at any given time. As part of liquidity management, the Bank adheres to its funding plan, and exercises due care in using medium-term borrowings from overseas to fund foreign currency loans of domestic and overseas customers. In addition, the Bank has historically been a net provider of funds in the domestic money market, thereby limiting potential disruptions to liquidity.

Capital Adequacy Risk

Capital adequacy risk is a risk where the Bank does not have sufficient capital reserves to do the business or to absorb unexpected losses arising from credit, market and operational risks. The principal objective of the Bank's capital management policy is to ensure that the Bank maintains an adequate level of capital to support growth strategies and meets regulatory requirements and market expectations. Any proposals to raise additional capital are presented to at least the Board of Executive Directors and the Board of Directors for ultimate approval by shareholders.

Commercial banks in Thailand will be required to comply with the Bank for International Settlements Basel II Accord by 2008, which will result in changes to capital adequacy requirements. The Basel II Accord will affect the risk weightings of different types of assets including provisioning for market and operational risks. This in turn will have a direct effect on the Bank's capital adequacy ratio. The Bank of Thailand is in the process of establishing detailed methodologies and procedures to suit the domestic market.





Operational Risk

Operational risk is the risk of potential losses from a breakdown in internal processes and systems, deficiencies in people and management or operational failure arising from external events. The objective of the operational risk management framework is to ensure that the Bank has in place appropriate policies, work processes and procedures. This requires gathering information pertaining to operational risks so as to avoid operational failures and minimize relevant losses; while enabling the Bank to quickly respond to and pursue new business opportunities with appropriate risk controls and monitoring. The Bank's operational risk management policy embraces the concepts of risk identification, risk assessment, risk monitoring, and risk mitigation and control. The primary responsibility for managing this risk rests with each operating unit, through the adoption of proper internal control measures in the operating environment.

Bangkok Bank has long been managing its operational risks through the establishment of an internal control and management system within working units and performing audits on a regular basis. The **Compliance** unit is also entrusted with the responsibility of coordinating with the relevant working units to collect information pertaining to, and to keep track of, incidents of operational risk related problems and the damage thereof, as well as continuously monitoring the process to rectify such problems. Further to this, in order to manage operational risks in a systematic and objective manner and be able to quantify the operational risk for determining capital adequacy, the Bank is making necessary preparations to be in compliance with the Basel II standards on operational risk management. The Bank has arranged regular training for staff responsible for operational risk management, established appropriate management controls, restructured its organization, set up a dedicated unit for operational risk, collected information, established a database of the losses relating to operational risk, and considered ways to systematically monitor and prevent losses from operational risk. The Bank is doing all these under a project which will commence at the beginning of 2006 and which is expected to be completed by the year-end.

Management Discussion and Analysis

Performance results

Overall picture

Bangkok Bank and its subsidiary companies recorded a net profit in 2005 of Baht 20.3 billion, an increase of Baht 2.7 billion, or 15.2 percent, compared with a net profit of Baht 17.6 billion in 2004. This was due to an increase in the net interest and dividend income of Baht 7.6 billion, or 22.9 percent, from an increase in the average loan outstanding and from higher interest rates. Fees and service income also rose by Baht 1.2 billion. However, net gain on investments fell by Baht 2.2 billion because the Bank set aside provision for impairment of investments of Baht 2.1 billion to cushion the impact of interest rate increases. In addition, non-interest expenses rose by Baht 1.5 billion.

The Bank and its subsidiaries recorded a pre-provisions, pre-tax operating profit of Baht 27.0 billion. This was an increase of Baht 5.0 billion, or 22.8 percent, compared with Baht 22.0 billion in 2004.

In 2005, the Bank and its subsidiaries recorded net provisions for bad debt and doubtful accounts of Baht 4.4 billion, an increase of Baht 181 million. This consisted of provisions for bad debt and doubtful accounts for classified loans of Baht 9.9 billion, offset by the reversal of provisions for losses on debt restructuring of Baht 5.6 billion.

With an improved capital position resulting from better performance, the Bank redeemed all of its remaining Capital Augmented Preferred Securities (CAPS) worth Baht 17.6 billion on September 29, 2005.

On May 12, 2005, the Bank paid a final dividend of Baht 1.00 per share from the results of 2004. On September 23, 2005, it also paid an interim dividend of Baht 0.75 per ordinary share from the profits of January-June 2005 period.

The net profit per share for Bangkok Bank and its subsidiary companies increased from Baht 9.23 in 2004 to Baht 10.64 in 2005, an increase of Baht 1.41 or 15.3 percent.

Unit : Million Baht

	2005	2004	Change	
			Amount	%
Interest and dividend income				
Interest on loans	41,660	35,683	5,977	16.8
Interest on interbank and money market items	4,231	2,789	1,442	51.7
Hire purchase and financial lease income	-	1	(1)	(100.0)
Investments	10,680	10,269	411	4.0
Total interest and dividend income	56,571	48,742	7,829	16.1
Interest expenses				
Interest on deposits	11,519	10,151	1,368	13.5
Interest on interbank and money market items	856	460	396	86.1
Interest on short-term borrowings	57	769	(712)	(92.6)
Interest on long-term borrowings	3,584	4,369	(785)	(18.0)
Total interest expenses	16,016	15,749	267	1.7
Net interest and dividend income	40,555	32,993	7,562	22.9

Operating income and expenses

Interest and dividend income

Interest and dividend income for the year was Baht 56.6 billion, up by Baht 7.8 billion, or 16.1 percent, compared with the previous year. Interest income from loans rose by Baht 6.0 billion, or 16.8 percent, from an increase in the average loan outstanding and from higher interest rates.

Interest income from interbank and money market items also increased by Baht 1.4 billion, or 51.7 percent, due to higher interest rates in the money market. Interest and dividend income from investments increased by Baht 411 million.

Interest expenses

In 2005, interest paid on deposits rose by Baht 1.4 billion, or 13.5 percent, as a result of higher interest rates, while interest paid on borrowings decreased by Baht 1.5 billion, due to the adjustment of interest rate on CAPS, and to a decrease in borrowings as a result of the subsequent redemption of the remaining CAPS of Baht 17.6 billion in late September and the maturity of certain debentures.

Interest paid on interbank and money market items rose by Baht 396 million. As a result, total interest expenses in 2005 amounted to Baht 16.0 billion, an increase of Baht 267 million.

Net interest and dividend income

As a result of the increase of Baht 7.8 billion in interest and dividend income and Baht 267 million in interest expenses, the net interest and dividend income of the Bank and its subsidiaries in 2005 rose by Baht 7.6 billion, or 22.9 percent, to Baht 40.6 billion over the previous year.

Non-interest income

In 2005, fees and service income amounted to Baht 14.5 billion, an increase of Baht 1.2 billion or 8.9 percent, due to increases in fees earned from credit cards, debit cards, and ATM card services. Net gain on exchange amounted to Baht 3.0 billion, an increase of Baht 382 million or 14.6 percent.

However, the income on investments declined by Baht 2.2 billion and amounted to a net loss of Baht 827 million. This was due to provisions for impairment on investments, amounting to Baht 2.1 billion, that were made to cushion the impact of interest rate increases. At the same time, the share of profit from investments under the equity accounting method fell by Baht 71 million to Baht 265 million.

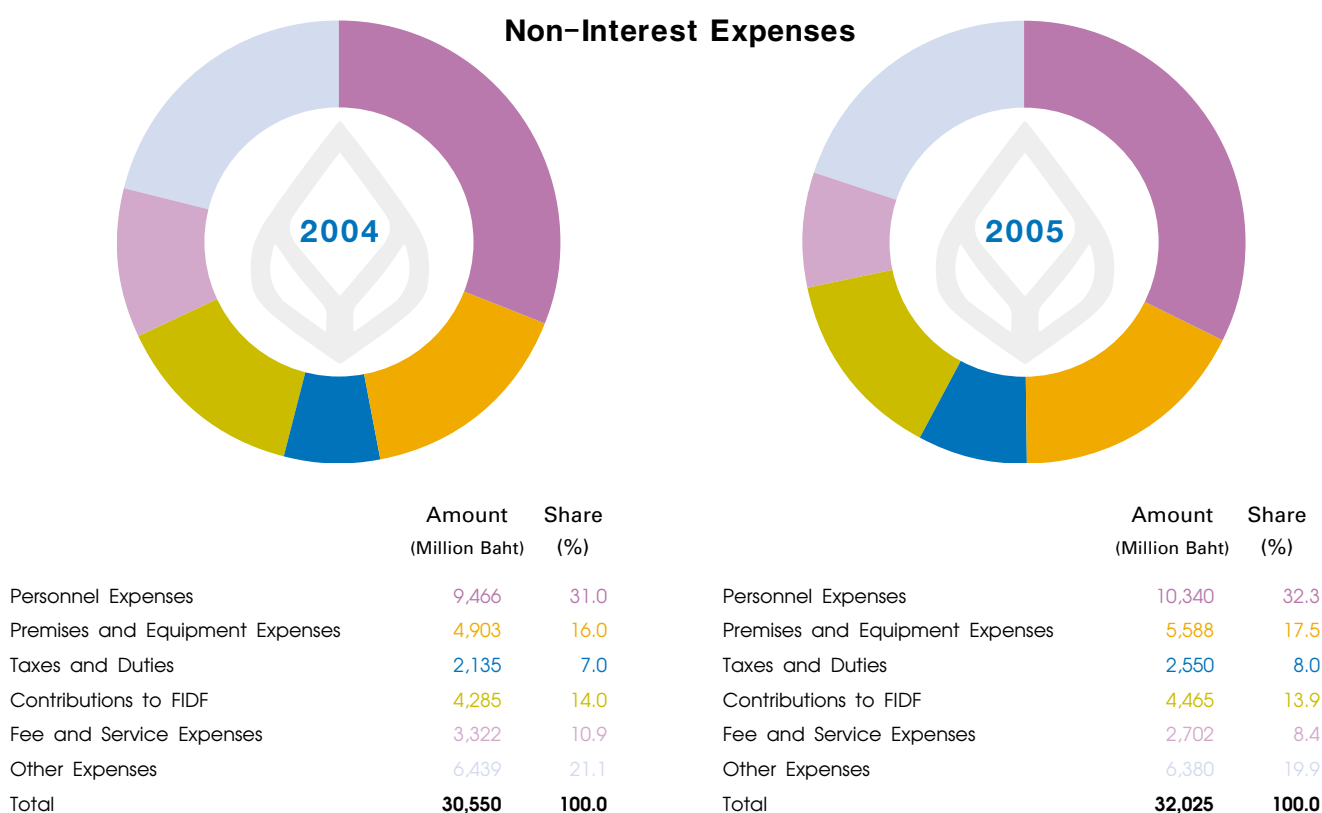
Other income for the Bank and its subsidiaries in 2005 increased by Baht 72 million to Baht 1.0 billion, while gain on sale of assets fell by Baht 449 million to Baht 483 million. Therefore, the total non-interest income of the Bank and its subsidiaries amounted to Baht 18.5 billion, a decrease of Baht 1.1 billion.

Unit: Million Baht

Non-interest income	2005	2004	Change	
			Amount	%
Net gain (loss) on investments	(827)	1,369	(2,196)	(160.4)
Equity in undistributed net income (loss) of subsidiaries and associated companies	265	336	(71)	(21.1)
Fees and service income	14,506	13,317	1,189	8.9
Net gain on exchange	2,998	2,616	382	14.6
Gain on disposal of assets	483	932	(449)	(48.2)
Other income	1,049	977	72	7.4
Total non-interest income	18,474	19,547	(1,073)	(5.5)

Non-interest expenses

Non-interest expenses of the Bank and its subsidiaries increased by 4.8 percent, or Baht 1.5 billion, to Baht 32.0 billion in 2005. Personnel expenses rose by Baht 874 million to Baht 10.3 billion because of increases in salary and a special payment to employees. Premises and equipment expenses totaled Baht 5.6 billion, an increase of Baht 685 million, largely due to higher depreciation expenses as a result of the reappraisal of land and buildings in 2005. Taxes and duties rose by Baht 415 million from an increase in the business volume, while the Bank's contribution to the Financial Institutions Development Fund increased by Baht 180 million. Fees and service expenses decreased by Baht 620 million, largely due to a reduction in litigation expenses. Other expenses fell by Baht 85 million.



Financial position

Assets

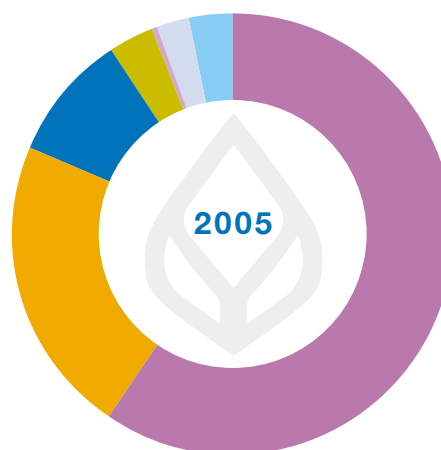
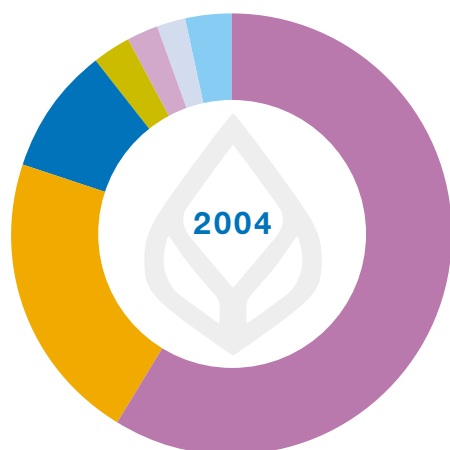
The total assets of the Bank and its subsidiary companies at the end of 2005 amounted to Baht 1,398.8 billion, a decrease of Baht 8.5 billion, or 0.6 percent, year-on-year. Details of the major items are as follows:

Interbank and money market assets at the end of 2005 amounted to Baht 129.9 billion, down by Baht 1.7 billion, or 1.3 percent, from 2004.

Net investments in securities by the Bank and its subsidiaries at the end of 2005 stood at Baht 306.0 billion, an increase of Baht 4.8 billion, or 1.6 percent, from the end of 2004. The increase was largely due to shares acquired from loan restructuring transactions. The ratio of net investments to total assets increased from 21.4 percent to 21.9 percent.

Total lending by the Bank and its subsidiaries at the end of the year amounted to Baht 910.5 billion, a decline of 2.6 percent, or Baht 24.0 billion. The Bank's loans-to-total asset ratio fell from 66.4 percent to 65.1 percent. However, net loans and accrued interest receivables at the end of 2005 increased by Baht 6.8 billion to Baht 832.7 billion, largely because the allowance for doubtful accounts declined more than the decline in loans.

Assets



	Amount (Million Baht)	Share (%)
Loans and Accrued interest Receivable	825,912	58.7
Net Investment	301,214	21.4
Interbank and Money Market Item	131,598	9.3
Net Properties Foreclosed	39,267	2.8
Securities Purchased under Resale Agreements	32,340	2.3
Net Premises and Equipment	29,516	2.1
Other Assets	47,500	3.4
Total	1,407,347	100.0

	Amount (Million Baht)	Share (%)
Loans and Accrued interest Receivable	832,678	59.5
Net Investment	306,033	21.9
Interbank and Money Market Item	129,906	9.3
Net Properties Foreclosed	46,804	3.3
Securities Purchased under Resale Agreements	5,100	0.4
Net Premises and Equipment	33,083	2.4
Other Assets	45,238	3.2
Total	1,398,842	100.0

Net foreclosed assets of the Bank and its subsidiaries at the end of 2005 totaled Baht 46.8 billion, an increase of Baht 7.5 billion, or 19.2 percent, with new transfers amounting to Baht 10.7 billion and disposals totaling Baht 3.2 billion.

Liabilities

Liabilities or key sources of funds for the Bank and its subsidiaries at end of 2005 totaled Baht 1,259.0 billion, which included deposits, interbank and money market liabilities, and borrowings. Details of the significant items are as follows:

The deposits of the Bank and its subsidiaries at the end of 2005 fell by Baht 31.9 billion, or 2.7 percent, to Baht 1,163.5 billion compared with the end of 2004. The decline was mostly in fixed deposits which fell by Baht 42.4 billion, while savings deposits rose by Baht 10.6 billion. As a result, the ratio of fixed deposits to total deposits fell from 48.9 percent to 46.6 percent, while the ratio of savings deposits to total deposits rose from 46.3 percent to 48.5 percent.

The ratio of deposits to total liabilities and shareholders' equity fell from 84.9 percent to 83.2 percent. However, the loan to deposit ratio of the Bank and its subsidiaries at the end of 2005 was 78.3 percent, similar to the level at the end of 2004.

All the borrowings of the Bank and its subsidiaries at the end of 2005 were long-term and consisted of subordinated debentures of Baht 21.8 billion, a decrease of Baht 16.6 billion, or 43.3 percent, from the previous year. The decrease was due to the redemption of CAPS and the retirement at maturity of certain unsecured subordinated debentures.

Interbank and money market liabilities of the Bank and its subsidiaries at the end of 2005 totaled Baht 44.3 billion, an increase of Baht 11.2 billion, or 34.0 percent, due to increases in the Bank's borrowings from foreign financial institutions.

Shareholders' equity

Net shareholders' equity of the Bank and its subsidiaries at the end of 2005 rose to Baht 139.8 billion, an increase of Baht 24.6 billion, or 21.3 percent, compared with the preceding year. The increase was largely due to the Bank's net profit of Baht 20.3 billion in 2005, and to an increase in the unrealized increment from the reappraisal of land and buildings of Baht 3.9 billion.

Contingent liabilities

At the end of 2005, the Bank had Baht 680.5 billion in contingent liabilities, an increase of Baht 38.4 billion. These included avals to bills and guarantees of loans of Baht 11.6 billion, a decline of Baht 1.4 billion, or 11.0 percent, while other guarantees increased by Baht 11.8 billion to Baht 81.3 billion, an increase of 17.0 percent from the previous year. Liabilities under import bills which have not yet matured decreased by 10.5 percent, or Baht 1.2 billion, to Baht 10.3 billion. Liabilities under letters of credit increased by 0.1 percent, or Baht 15 million, to Baht 29.8 billion. Liabilities under foreign exchange contracts and interest rate swap contracts totaled Baht 404.8 billion, an increase of Baht 7.3 billion, or 1.8 percent. Other liabilities totaled Baht 142.8 billion, an increase of Baht 21.9 billion, or 18.1 percent.

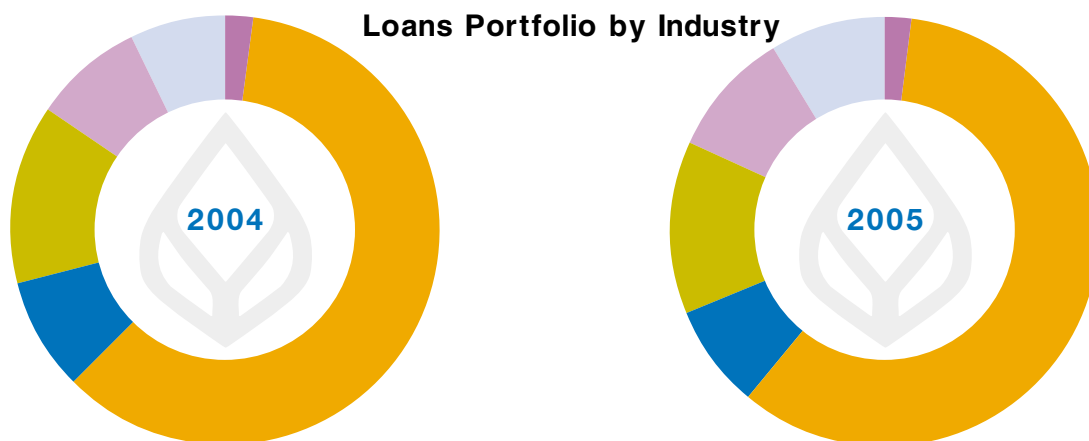
Quality of assets

At the end of 2005, the total assets of the Bank and its subsidiaries, averaged by quarter, amounted to Baht 1,415.4 billion. Of this, about 91.6 percent were performing assets net of allowance for doubtful accounts. The performing assets consisted primarily of loans, representing 66.8 percent of the performing assets; investments in securities, representing 22.1 percent of performing assets; and interbank and money market items, representing 11.1 percent of performing assets. Non-performing assets accounted for 8.5 percent of performing assets and 8.4 percent of total assets.

Loans

At the end of 2005, the Bank and its subsidiaries had Baht 912.6 billion in outstanding loans (inclusive of interest receivables), a decrease of Baht 23.1 billion, or 2.5 percent, compared with the end of 2004, as a result of write-offs and repayments of loans by certain large corporate customers. However, loans extended to general customers and home loans continued to grow, with notable increases in demand for loans from medium-sized and small-sized business customers as well as consumers. Meanwhile, demand for loans by corporate customers also increased. As at December 31, 2005, loans extended by the Bank to key business sectors were distributed as follows: 59.0 percent to the manufacturing and commercial sectors, 13.0 percent to public utilities and services, 7.8 percent to the property and construction sectors, 9.5 percent to housing loans, and 2.0 percent to the agricultural and mining sectors.

Loans Portfolio by Industry



	Amount (Million Baht)	Share (%)		Amount (Million Baht)	Share (%)
Agriculture and Mining	19,655	2.1	Agriculture and Mining	18,716	2.0
Manufacturing and Commerce	564,561	60.4	Manufacturing and Commerce	536,894	59.0
Property and Construction	79,554	8.5	Property and Construction	70,646	7.8
Public Utilities and Services	125,853	13.5	Public Utilities and Services	118,047	13.0
Housing	77,640	8.3	Housing	86,587	9.5
Others	67,171	7.2	Others	79,586	8.7
Total	934,434	100.0	Total	910,476	100.0

The overall quality of the portfolio improved with doubtful-of-loss loans amounting to Baht 61.7 billion, a decrease of Baht 23.6 billion, or 27.7 percent, and representing 6.8 percent of total loans, down from 9.1 percent in the previous year. Doubtful loans amounted to Baht 26.4 billion, a decrease of Baht 27.6 billion, or 51.2 percent, representing 2.9 percent of total loans, down from 5.8 percent in 2004. Meanwhile, normal loans increased by 5.4 percent, or Baht 40.6 billion, to Baht 792.0 billion, and represented 86.8 percent of total loans, increasing from 80.3 percent in 2004.

Since 2002, the Bank of Thailand relaxed the regulations on loan classification to allow banks to classify loans on either a customer basis or an account basis. However, the Bank has continued to classify loans on a customer basis, in line with prudent banking practices.

In 2003, the Bank of Thailand redefined impaired loans as loans classified as substandard, doubtful, doubtful-of-loss, and loss.

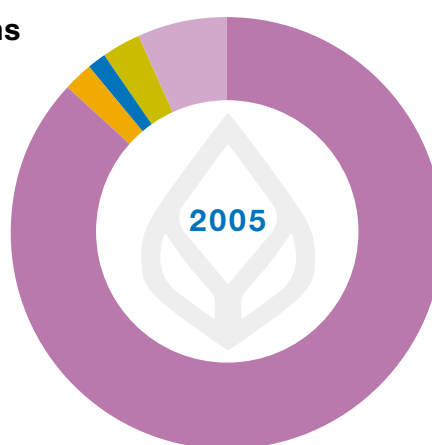
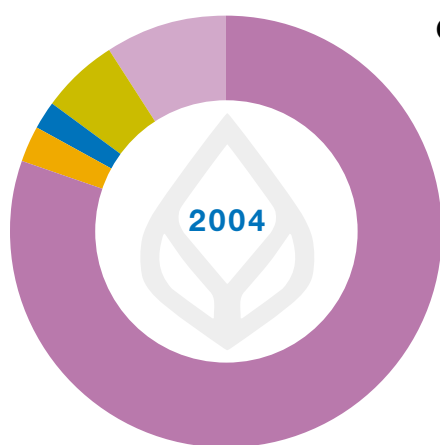
At the end of 2005, the Bank's impaired loans totaled Baht 100.6 billion, a decrease of Baht 58.1 billion, or 36.6 percent, from 2004. The ratio of impaired loans to total loans, before deduction of allowance for doubtful accounts, declined to 10.9 percent from 16.9 percent at the end of 2004. In 2005, the Bank restructured loans amounting to Baht 76.9 billion.

The allowance for doubtful accounts at the end of 2005 for the Bank and its subsidiaries totaled Baht 79.9 billion, a decrease of Baht 29.9 billion, or 27.2 percent, primarily due to write-offs of Baht 31.5 billion. The ratio of the allowance for doubtful accounts to total loans at the end of 2005 was 8.8 percent, down from 11.7 percent at the end of 2004.

However, the allowance for doubtful accounts of the Bank and its subsidiaries of Baht 79.9 billion exceeded the minimum provisioning of Baht 48.1 billion required by the Bank of Thailand by Baht 31.7 billion, and represented 165.9 percent of the minimum required provisioning. The coverage ratio of the allowance for doubtful accounts to impaired loans at the end of 2005 stood at 79.1 percent, compared with 68.9 percent at the end of 2004.

The Bank generally recognizes interest income from loans on an accrual basis. However, interest accrued that are more than three months in arrears are reversed and are recognized on a cash basis when received. At the end of 2005, the Bank and its subsidiaries had Baht 2.1 billion in accrued interest receivable, an increase of Baht 858 million, or 70.2 percent, from the end of 2004. The accrued interest receivable accounted for 0.23 percent of the total loans, increasing from 0.13 percent in 2004.

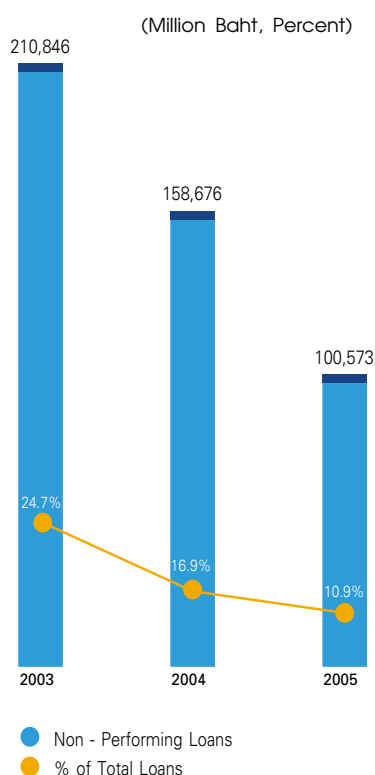
Classified Loans



	Amount (Million Baht)	Amount (Million Baht)
Normal	751,361	80.3
Special Mentioned	25,203	2.7
Substandard	19,865	2.1
Doubtful	53,972	5.8
Doubtful of Loss	85,255	9.1
Total	935,656	100.0

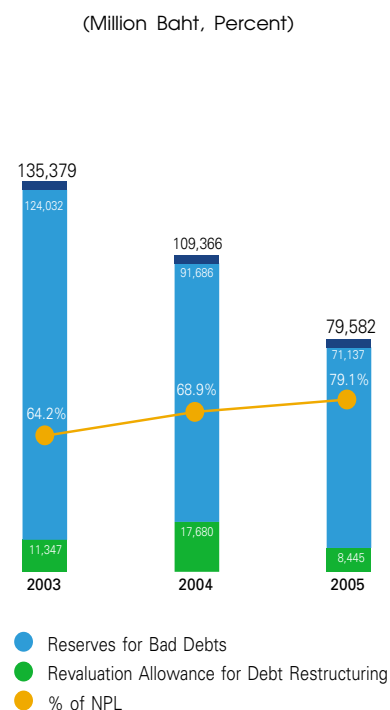
	Amount (Million Baht)	Share (%)
Normal	791,981	86.8
Special Mentioned	19,790	2.2
Substandard	12,760	1.4
Doubtful	26,351	2.9
Doubtful of Loss	61,674	6.7
Total	912,556	100.0

Non-Performing Loans : Total Loans



Bankok Bank (Excluding Subsidiaries)

Reserves for Bad Debts including Revaluation Allowance for Debt Restructuring : Non-Performing Loans



Bankok Bank (Excluding Subsidiaries)

Investments in Securities

At the end of 2005, the investment portfolio of the Bank and its subsidiaries amounted to Baht 306.0 billion, an increase of Baht 4.8 billion, or 1.6 percent, from the end of 2004.

Most of the Bank's investments were in government and state enterprise securities which rose by Baht 3.8 billion, or 1.5 percent, to Baht 257.9 billion at the end of 2005. In addition, investments in equity securities rose by Baht 10.3 billion, or 71.5 percent, to Baht 24.8 billion, partly due to acquisition of shares from debt restructuring transactions. Holdings in foreign debt instruments fell by Baht 6.6 billion, or 47.9 percent, to Baht 7.1 billion, from the sale of some instruments. Holdings in private enterprise debt instruments decreased by Baht 818 million to Baht 11.5 billion while other investments fell by Baht 25 million to Baht 696 million.

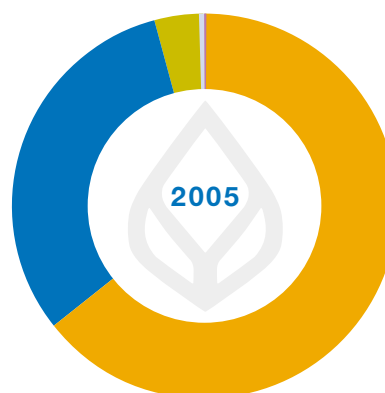
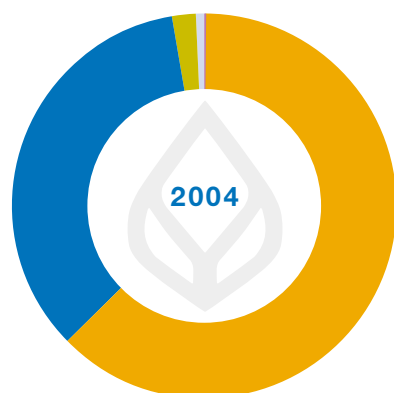
When classified by the term of investments, current investments rose by Baht 6.5 billion, or 4.8 percent, to Baht 141.8 billion, and constituted 46.3 percent of the Bank's investment portfolio. Long-term investments increased by Baht 213 million, or 0.1 percent, to Baht 164.0 billion, and accounted for 53.6 percent of the portfolio.

At the end of 2005, investments classified as available-for-sale amounted to Baht 196.9 billion, an increase of Baht 8.7 billion, or 4.6 percent, and accounted for 64.3 percent of the investment portfolio. Investments in held-to-maturity securities decreased by Baht 8.2 billion, or 7.8 percent, to Baht 96.4 billion, and accounted for 31.5 percent of the portfolio. General investments increased by Baht 6.4 billion, or 106.5 percent, to Baht 12.4 billion, and accounted for 4.1 percent of the portfolio. Net investments in affiliated companies decreased by Baht 1.9 billion, or 89.2 percent, to Baht 233 million, and accounted for 0.1 percent of the portfolio. Investments in the trading portfolio totaled Baht 116 million, a decrease of Baht 157 million, or 57.5 percent, and accounted for 0.04 percent of the portfolio.

The remaining terms to maturity of the available-for-sale and held-to-maturity securities at the end of 2005 were as follows:

Securities with less than one year to maturity comprised the largest proportion at Baht 141.7 billion, an increase of Baht 6.7 billion, or 4.9 percent. Securities with between one and five years to maturity amounted to Baht 93.0 billion, a decrease of Baht 180 million, or 0.2 percent. Securities with the remaining term to maturity of more than five years totaled Baht 38.4 billion, a decrease of Baht 12.4 billion, or 24.5 percent.

Investments



	Amount (Million Baht)	Share (%)
Trading Securities	273	0.1
Available for Sale Securities	188,246	62.5
Held to Maturity Debt Securities	104,541	34.7
General Investments	6,006	2.0
Investments in Subsidiaries and Associated Companies	2,148	0.7
Total	301,214	100.0

	Amount (Million Baht)	Share (%)
Trading Securities	116	0.0
Available for sale Securities	196,903	64.3
Held to Maturity Debt Securities	96,381	31.5
General Investments	12,400	4.1
Investments in Subsidiaries and Associated Companies	233	0.1
Total	306,033	100.0

Investments in subsidiaries and affiliates

At the end of 2005, using the equity accounting method, investments in subsidiaries and affiliated companies, net of provision for impairment, stood at Baht 6.8 billion, compared with Baht 8.9 billion in 2004, a decrease of Baht 2.2 billion, or 24.2 percent.

Sources and utilization of funds

The primary source of funds for the Bank and its subsidiaries at the end of 2005 comprised of Baht 1,163.5 billion in deposits, Baht 44.3 billion in interbank and money market items, and Baht 21.8 billion in borrowings.

Of these funds, Baht 910.5 billion was used to extend loans. This represented a reduction of Baht 24.0 billion, or 2.6 percent, from the previous year.

Sources of funds

A substantial proportion of the Bank's domestic funding came from deposit-taking activities. As of December 31, 2005, the Bank had Thai Baht deposits of Baht 1,070.3 billion, accounting for 92.5 percent of total deposits while foreign currency deposits amounted to Baht 86.2 billion, accounting for 7.5 percent of total deposits. Aside from deposits, the Bank also sourced funds from international markets, mostly in US Dollar borrowings.

Sources of funds

Unit : Billion Baht

	2005	2004	2003
Deposits:	1,156.5	1,186.1	1,114.9
Thai Baht	1,070.3	1,104.3	1,031.5
Foreign currency	86.2	81.8	83.4
Interbank and money market items:	44.2	33.2	38.2
Domestic	14.8	13.5	10.3
Foreign	29.3	19.7	27.8
Total liabilities:	1,253.8	1,285.0	1,256.6
Deposits	1,156.5	1,186.1	1,114.9
Interbank and money market items	44.2	33.2	38.2
Borrowings	21.8	25.3	43.1
Securities sold with repurchase agreements	-	-	-
Subordinated debentures cum preferred shares	-	13.2	34.5

Utilization of funds

The Bank utilized most of the funds for the extension of loans. As of December 31, 2005, Thai Baht loans amounted to Baht 767.1 billion, representing 84.1 percent of total loans, whereas loans extended in foreign currencies amounted to Baht 144.9 billion, accounting for 15.9 percent of total loans. Apart from loans, a significant amount of funds was also used for investments, with net investments in securities equivalent to Baht 310.1 billion or 22.3 percent of total assets. Funds used for interbank and money market items were Baht 126.7 billion or 9.1 percent of total assets, of which Baht 109.4 billion were foreign items, representing 86.4 percent of total interbank and money market items.

Utilization of funds

Unit : Billion Baht

	2005	2004	2003
Loans:	912.0	932.9	848.9
Thai Baht	767.1	796.2	733.2
Foreign currency	144.9	136.7	115.6
Interbank and money market items:	126.7	129.4	113.4
Domestic	17.3	16.8	10.6
Foreign	109.4	112.6	102.7
Total assets:	1,393.0	1,399.9	1,358.8
Loans	912.0	932.9	848.9
Net investments in securities	310.0	305.8	355.8
Interbank and money market items	126.7	129.4	113.4
Securities purchased with resale agreements	5.1	32.0	77.1
Net foreclosed assets	39.6	32.1	26.0

Changes in cash flow

Cash and cash-equivalent items as indicated in the cash flow statement of the Bank and its subsidiaries at the end of 2005 totaled Baht 34.2 billion, an increase of Baht 3.7 billion from 2004. Details of the changes are as follows:

Net cash earned from operating activities in 2005 totaled Baht 19.8 billion. A major item was income from operations, before changes in operating assets and liabilities, amounting to Baht 31.8 billion. This included the net profit of Baht 20.3 billion, with the remaining Baht 11.5 billion resulting from adjustments for non-cash items, primarily the adjustments related to the bad debt and doubtful accounts and the other accrued expenses account. Operating assets for the year fell by Baht 2.2 billion due to decreases in securities purchased with resale agreements as well as in other assets. Operating liabilities also fell by Baht 14.2 billion due to decreases in deposits and certificates of deposits.

Net cash earned from investing activities totaled Baht 5.5 billion. This was primarily due to cash received from the disposal of available-for-sale securities and cash received upon maturity of held-to-maturity debt securities, which more than offset the cash used for new investments.

Net cash used in financing activities totaled Baht 21.7 billion, most of which was used in the redemption of the subordinated debentures cum preferred shares (CAPS), the repayment of subordinated debentures at maturity and the payment of dividends. The impact of changes in exchange rates resulted in a decrease of Baht 24 million in cash.

Investment expenditures

The major investment expenditures in 2005 consisted of Baht 680 million on information technology systems and Baht 974 million on fixed assets for 37 new branches. The investments had been made to further enhance the efficiency of customer service.

Financial ratios

Capital Adequacy Ratio

The Bank's capital at the end of 2005 totaled Baht 131.8 billion, representing a capital adequacy ratio of 14.0 percent, which was higher than the minimum level of 8.5 percent required by the Bank of Thailand, and higher than the ratio of 13.5 percent at the end of 2004. Total capital increased due to the appropriation of the profits from the second half of 2004 and the first half of 2005, despite the redemption of the remaining CAPS of Baht 17.6 billion. Meanwhile, risk assets in 2005 declined slightly from Baht 940.7 billion in 2004 to Baht 940.5 billion in 2005.

Tier 1 capital amounted to Baht 99.4 billion, an increase of Baht 3.3 billion, or 3.5 percent, from the end of 2004. The ratio of Tier 1 capital to risk assets stood at 10.6 percent, up from 10.2 percent at the end of 2004, as a result of the appropriation of the profits and the redemption of CAPS as mentioned above. Tier 2 capital amounted to Baht 32.4 billion, an increase of Baht 1.6 billion, or 5.3 percent, from the end of 2004, due to the reappraisal of assets in line with the BIS guidelines. The ratio of Tier 2 capital to risk assets rose from 3.3 percent at the end of 2004 to 3.4 percent at the end of 2005.

Ratio of capital to risk assets *

Capital	Percent				
	Dec 31, 05	Sep 30, 05	Jun 30, 05	Mar 31, 05	Dec 31, 04
Tier 1	10.57	10.56**	10.71	10.45	10.22
Tier 2	3.45	3.32	3.13	3.28	3.27
Total capital	14.02	13.88**	13.84	13.73	13.49

Note: * Not inclusive of net profit of each respective half-year period. The Bank of Thailand stipulates that the net profit from the first half-year period shall be included in the capital upon the approval by the meeting of the Board of Directors in accordance with the Bank's Articles of Association, and that the net profit from the second half-year period shall be included in the capital upon the resolution of the annual ordinary general meeting of shareholders. However, in the event of a net loss, the loss must be deducted from the capital forthwith.

** Not inclusive of net profit from the second half-year period ended December 31, 2005. If the net profit from the second half-year period ended December 31, 2005 was included in the Bank's capital, the ratios of Tier 1 capital and total capital to risk assets would be 11.54 percent and 14.99 percent, respectively.

Liquid assets

The Bank continued to maintain a high level of liquid assets, with the ratio of liquid assets to deposits and short-term liabilities at the end of 2005 equal to 31.2 percent, compared with 31.9 percent at the end of 2004.

Liquid assets consisted of cash, interbank and money market items, securities purchased with re-sale agreements, trading securities, and available-for-sale securities, which at the end of 2005, totaled Baht 362.0 billion, a decrease of Baht 17.9 billion from Baht 380.0 billion at the end of 2004. The decrease was largely attributable to a Baht 26.9 billion reduction in securities purchased with re-sale agreements while available-for-sale securities rose by Baht 8.3 billion.

Liquidity position

	2005	2004	2003
Liquid assets (billion Baht)	362.0	380.0	467.4
Loans/deposits (%)	78.9	78.7	76.1
Liquid assets/total assets (%)	26.0	27.1	34.4
Liquid assets/deposits (%)	31.3	32.0	41.9
Liquid assets/deposits and short-term liabilities (%)	31.2	31.9	41.2

Credit ratings

In 2005, credit rating agencies raised the ratings for the Bank as follows:

Standard & Poor's raised the credit ratings for Bangkok Bank's long-term debt instruments from BB+ to BBB+, for subordinated debt instruments from BB- to BBB, for short-term debt instruments from B to A-2, and adjusted the outlook from 'Positive' to 'Stable'. Additionally, a Bank Fundamental Strength Rating (BFSR) of C was assigned for the first time.

Fitch Ratings raised Bangkok Bank's international rating outlook from 'Stable' to 'Positive', and maintained other ratings.

Moody's Investors Service maintained existing credit ratings for the Bank in all aspects.

Credit rating agencies	Dec 31, 05	Dec 31, 04
Moody's Investors Service ***		
Long term - Debt instruments	n.a. *	n.a. *
- Subordinated debt instruments	Baa2	Baa2
- Deposits	Baa1 **	Baa1 **
Short term - Debt instruments/deposits	Prime-2 / P-2	Prime-2 / P-2
Outlook	Positive	Positive
Financial Strength Rating	D	D
Financial strength outlook	Positive	Positive
Standard & Poor's ***		
Long term - Debt instruments	BBB +	BB +
- Subordinated debt instruments	BBB	BB -
Short term - Debt instruments	A-2	B
Bank Fundamental Strength Rating	C	-
Outlook	Stable	Positive
Fitch Ratings ***		
International ratings		
Long term - Debt instruments	BBB	BBB
- Subordinated debt instruments	BBB-	BBB-
Short term - Debt instruments	F3	F3
Financial strength	C/D	C/D
Support	2	2
Outlook	Positive	Stable

Note: * Moody's Investors Service does not assign credit ratings for the Bank's long-term debt instruments.

** Only Moody's Investors Service assigns credit ratings for long-term deposits.

*** Long-term credit ratings classified as investment grades by Moody's Investors Service, Standard & Poor's, and Fitch Ratings are Baa2, BBB, and BBB-, and higher; respectively. Short-term credit ratings classified as investment grades by Moody's Investors Service, Standard & Poor's, and Fitch Ratings are P-2, A-2, and F3, and higher; respectively.

Appropriation of Profit For the Year 2005

In the first half of 2005, the profit to be appropriated amounted to Baht 12,467,502,135.88¹.

The Board of Directors had resolved to appropriate the profit as follows:

	<i>Baht</i>
1. Interim dividend paid on September 23, 2005	
1,908,711,239 ordinary shares at Baht 0.75 per share	1,431,533,429.25
2. Legal reserves	4,000,000,000.00
3. Other reserves	6,500,000,000.00
4. Remaining unappropriated profit carried forward	535,968,706.63

For the second half of 2005, the profit to be appropriated amounted to Baht 9,132,309,321.47². When added to the remaining unappropriated profit brought forward from the prior period of Baht 535,968,706.63, the total profit to be appropriated amounted to Baht 9,668,278,028.10.

The Board of Directors had resolved to recommend the appropriation of the profit as follows:

	<i>Baht</i>
1. Dividend payment	
1,908,842,894 ordinary shares at Baht 1.25 per share	2,386,053,617.50
2. Legal reserves	500,000,000.00
3. Other reserves	6,500,000,000.00
4. Remaining unappropriated profit carried forward	282,224,410.60

In accordance with the Articles of Association of the Bank, the Board of Directors will submit the proposed appropriation of the profit from the results of operations for 2005 and the payment of dividend for approval by the annual ordinary meeting of shareholders.

The total dividend on ordinary shares for 2005, consisting of the interim dividend of Baht 0.75 per share which has already been paid and the proposed dividend of Baht 1.25 per share to be paid to shareholders, amounts to Baht 2.00 per share for the year.

¹ Including the transfer of unrealized increment per bank premises appraisal to retained earnings, (in accordance with Thai Accounting Standard No. 32), amounting to Baht 461,208,187.01

² Including the transfer of unrealized increment per bank premises appraisal to retained earnings, (in accordance with Thai Accounting Standard No.32), amounting to Baht 458,352,816.05, and less deferred tax amounting to Baht 55,312,402.96

Ten-Year Statistical Summary

(Excluding Subsidiaries)

	2005	2004	2003	2002
For the year (million baht)				
Operating Income	73,724	66,086	68,898	66,715
Operating Expenses	51,210	48,466	57,543	60,444
Profit (loss) before tax	22,514	17,620	11,355	6,271
Income tax	2,208	-	-	-
Net profit (loss)	20,306	17,620	11,355	6,271
At year-end (million baht)				
Total assets	1,393,021	1,399,935	1,358,849	1,245,098
Cash ¹	34,152	30,456	28,240	23,784
Securities	310,103	305,752	355,751	318,162
Bills receivable ¹	234,500	242,290	184,311	153,336
Loans and overdrafts ¹ (Net of provision for possible loan losses)	597,921	581,284	529,169	526,532
Premises and equipment	32,894	29,339	29,879	29,846
Deposits ¹	1,156,530	1,186,111	1,114,910	1,062,665
Shareholders' equity-net	139,232	114,966	102,229	55,502
Per share (baht)				
Operating income	38.62	34.63	46.64	45.49
Profit (loss) before tax	11.80	9.23	7.69	4.28
Net profit (loss)	10.64	9.23	7.69	4.28
Dividends ²	2.00	1.75	-	-
Book value	72.94	60.23	53.57	37.85
Number of staff	18,904	18,791	18,531	18,416
Number of shareholders	14,868	15,509	16,545	16,989
Number of branches	710	672	645	609

Remarks * From 1999, restated in accordance with Bank of Thailand announcement.

1. From 1997, not including interbank and money market items.

2. Dividends paid for the whole year. The dividends for 2005 include the proposed dividend for the second half of the year of Baht 1.25 per ordinary share pending approval by the annual ordinary meeting of shareholders.

	2001	2000	1999*	1998	1997	1996
	72,837	84,579	92,078	132,984	154,583	132,202
	66,353	103,266	149,651	185,299	146,076	101,135
	6,484	(18,687)	(57,573)	(52,314)	8,507	31,067
	-	-	-	-	4,450	10,320
	6,484	(18,687)	(57,573)	(52,314)	4,057	20,747
	1,248,748	1,236,145	1,183,248	1,264,230	1,408,619	1,155,109
	16,018	16,125	28,599	13,003	16,377	59,115
	263,291	173,939	145,260	108,533	68,649	79,384
	125,599	148,597	186,976	219,849	290,986	296,716
	524,003	579,104	567,923	630,619	725,484	650,236
	30,130	30,811	29,399	29,444	31,090	26,880
	1,071,931	1,033,511	957,172	969,780	946,548	843,682
	43,197	33,957	45,348	98,369	103,294	107,536
	49.67	57.67	62.79	101.14	154.36	132.03
	4.42	(12.74)	(39.26)	(39.79)	8.49	31.03
	4.42	(12.74)	(39.26)	(39.79)	4.05	20.72
	-	-	-	-	2.00	6.00
	29.46	23.16	30.92	67.08	103.14	107.40
	18,705	19,883	20,434	21,659	25,000	26,218
	17,410	17,555	17,556	17,970	17,826	17,830
	587	566	545	543	541	521

Organization Chart

Bangkok Bank Public Company Limited

As of 15 March 2006

Nomination and Remuneration Committee

Risk Management Committee

Chairman's Division

Office of the Chairman
Office of the Executive Chairman
Chinese Relations Dept.
Business Investment Dept.

Business

Metropolitan Banking Group
Metropolitan Corporate Banking
Metropolitan Commercial Banking
Metropolitan Business Banking
Metropolitan Consumer Banking

Investment Banking Group
Treasury Division
Foreign Exchange Trading Dept.
Funds and Liquidity
Management Dept.

Merchant Banking Division
Project Dept.
Corporate Finance Dept.

Securities Business Division
Fund Management Dept.
Securities Services Dept.

Provincial Banking Group
Provincial Corporate Banking
Provincial Commercial Banking
Provincial Business Banking
Provincial Consumer Banking

International Banking Group
**International Financial Institution
Activities Division**
Correspondent Banking Dept.
International Branch Division
International Branch
Administration Dept.
International Branch Credit Dept.
International Banking Facility Dept.

Products And Services

Product and Distribution Dept.

Credit Card Division

Credit Card Marketing Dept.
Credit Card Operations Dept.



Board of Directors

Audit Committee

Board of Executive Directors

Executive Chairman

President

Audit and Control Division

- Management Support
- System Audit
- Data Audit
- Operation Audit

Operation

Shared Operation

- Account Maintenance and Service Center
- Appraisal and Mortgage Center
- Business Loan Center
- Cash Processing Center
- Cheque Processing Center
- Consumer Loan Center
- Corporate Business Loan Center
- Document Logistics Center
- Global Payment Services Dept.
- Phone Banking Center
- Revolving Credit Center
- Trade Finance Center
- Troubled Debt Restructuring Processing Center

Support and Administration

Accounting and Finance Division

- Accounting and Finance Policy
- Accounting and Finance Operations
- Business Unit Finance

Human Resources Division

- HR Operation
- Business Unit HR
- Executive Service

Technology Division

Risk Management

Credit Management

- Credit Policy
- Credit Acceptance
- Portfolio Management
- Risk Asset Review
- Special Asset Management
- Loan Recovery and Legal

- Property Management Dept.
- Research Dept.
- Public Relations Dept.
- Compliance
- Office of the President

Board of Directors and Top Executives



1. Mr. Chatri Sophonpanich

Chairman of the Board of Directors
Signatory Director

2. Mr. Kosit Panpiemras

Executive Chairman
Signatory Director

3. Admiral Prachet Siridej

Chairman of the Audit Committee
Independent Director

4. Mr. Kovit Poshyananda

Chairman of Nomination and Remuneration Committee
Independent Director

5. Mr. Piti Sithi-Amnuai

Executive Vice Chairman
Signatory Director

6. Mr. Chatsiri Sophonpanich

President
Signatory Director

7. Mr. Staporn Kavitanon

Vice Chairman of the Board of Directors
Nomination and Remuneration Committee Member

8. Mr. Vira Ramyarupa

Director



1. Mr. Chatri Sophonpanich

Chairman of the Board of Directors
Signatory Director
Age 72

Educational qualifications

- Honorary Doctorate of Philosophy in Business Administration, De La Salle University, the Philippines
- Diploma of Banking, Institute of Bankers, UK

Shareholding * 0.67798%

Family connection with other directors

- Father of Mr. Chartsiri Sophonpanich
- Elder Brother of Mr. Charn Sophonpanich

Working experiences

- 1999 - Present Chairman, Bangkok Bank Public Company Limited
- 1999 - Present Director, Asia Finance Holding Limited, Hong Kong
- 1999 - Present Chairman, Bangkok Entertainment Public Company Limited
- Present Chairman, Dusit Thani Public Company Limited
- 1963 - Present Director, Bangkok Bank Public Company Limited
- 1990 - 2000 Chairman, Asia Cement Public Company Limited

2. Mr. Kosit Panpiemras

Executive Chairman
Signatory Director
Age 63

Educational qualifications

- Honorary Doctorate of Philosophy in Economic Development, National Institute of Development Administration
- Honorary Doctorate of Philosophy in Economics, Sripatum University
- National Defence College, Class 31
- Master's Degree in Economics, University of Maryland, USA
- Bachelor's Degree in Political Science (Honors), Majoring in Fiscal Administration, Chulalongkorn University

Shareholding * 0.000%

Family connection with other directors -

Working experiences

- 2004 - Present Executive Director, Thailand Development Research Institute
- 2004 - Present Director, Anti-Money Laundering Board
- 1999 - Present Executive Chairman, Bangkok Bank Public Company Limited
- 1997 - Present Director, Bangkok Bank Public Company Limited
- 1992 - Present Director, Padaeng Industry Public Company Limited
- Present Independent Director, Foremost Friesland (Thailand) Public Company Limited
- Present Director, National Economic and Social Development Board
- 1997 Minister, Ministry of Finance
- 1996 Minister, Ministry of Industry
- 1992 Minister, Ministry of Agriculture and Cooperatives

3. Admiral Prachet Siridej

Chairman of the Audit Committee
Independent Director
Age 71

Educational qualifications

- Master's Degree in Economics (Business Economics), Thammasat University
- Bachelor's Degree in Science, Royal Thai Navy, Navy Cadet School

Shareholding * 0.000%

Family connection with other directors -

Working experiences

- 2003 - Present Audit Committee Chairman, Bangkok Bank Public Company Limited
- 2002 - Present Audit Committee Member, Bangkok Bank Public Company Limited
- 1999 - Present Independent Director, Bangkok Bank Public Company Limited
- Present Director and Secretary, General Prem Tinsulanonda Statesman Foundation
- 2002 - 2003 Nomination Committee Member, Bangkok Bank Public Company Limited
- 1995 - 2000 Senator, Senate
- 1993 - 1996 Commander-In-Chief, Royal Thai Navy
- 1993 - 1996 Chairman, Port Authority of Thailand

4. Mr. Kovit Poshyananda

Chairman of the Nomination and Remuneration Committee
Independent Director
Age 71

Educational qualifications

- National Defence College, Class 30
- Honorary Doctorate of Philosophy in Economics, Chulalongkorn University
- Master's Degree and Doctorate of Philosophy in Economics, Cornell University, USA
- Bachelor of Art (Honors), Cambridge University, UK

Shareholding * 0.00026%

Family connection with other directors -

Working experiences

- 2004 - Present Nomination and Remuneration Committee Chairman, Bangkok Bank Public Company Limited
- 2003 - Present Independent Director, Bangkok Bank Public Company Limited
- Present Director, The National Research Council of Thailand (Economics)
- Present Appeals Committee Chairman, Securities and Exchange Commission
- Present Adviser, The Stock Exchange of Thailand
- Present Chairman, Sansiri Public Company Limited
- Present Audit Committee Chairman, Furugawa Metal (Thailand) Public Company Limited
- Present Director, Shangri-la Hotel Public Company Limited
- Present Council Member, The Council of State
- Present University Council Member, Walailak University

* Inclusive of those shares held by spouses and children who have not yet come of age.

5. Mr. Piti Sithi-Amnuai

Executive Vice Chairman
Signatory Director
Age 72

Educational qualifications

- Advanced Management Program, Harvard Business School, USA
- Management Development Program, Asian Institute of Management, the Philippines
- Matriculation "A" Level, Cambridge University (Overseas), UK

Shareholding * 0.00762 %

Family connection with other directors -

Working experiences

- 1992 - Present Executive Vice Chairman, Bangkok Bank Public Company Limited
- 1985 - Present Director, Bangkok Bank Public Company Limited
- 2003 - 2005 Risk Management Committee Chairman, Bangkok Bank Public Company Limited
- 1991 - 2001 Chairman, Berli Jucker Public Company Limited
- 1993 - 2000 Chairman, Asean Finance Corporation Limited, Singapore
- 1989 - 2000 Chairman, Siam Square Tower Company Limited
- 1987 - 2000 Signatory Director, Bangkok Sakura Leasing Company Limited

6. Mr. Chartsiri Sophonpanich

President
Signatory Director
Age 46

Educational qualifications

- Master's Degree in Management, Sloan School of Management, Massachusetts Institute of Technology, USA
- Master's Degree in Chemical Engineering, Massachusetts Institute of Technology, USA
- Bachelor's Degree in Chemical Engineering, Worcester Polytechnic Institute, USA

Shareholding * 0.25365%

Family connection with other directors

- Son of Mr. Chattri Sophonpanich
- Nephew of Mr. Charn Sophonpanich

Working experiences

- 2002 - Present Chairman, Thai Bankers' Association
- 2002 - Present Director, Thai Asset Management Corporation
- 2002 - Present Director, Thai Airways International Public Company Limited
- 2001 - Present Director, Visa International - Asia Pacific
- 1994 - Present President, Bangkok Bank Public Company Limited
- 1992 - Present Director, Bangkok Bank Public Company Limited
- 1992 - Present Director, Post Publishing Public Company Limited

7. Mr. Staporn Kavitanon

Vice Chairman of the Board of Directors
Nomination and Remuneration Committee Member
Age 65

Educational qualifications

- National Defence College, Class 30
- Master's Degree in Economics, Vanderbilt University, USA
- Bachelor's Degree in Economics, Thammasat University

Shareholding * 0.000%

Family connection with other directors -

Working experiences

- 2004 - Present Nomination and Remuneration Committee Member, Bangkok Bank Public Company Limited
- 2001 - Present Director, Amata Corporation Public Company Limited
- 1999 - Present Vice Chairman, Bangkok Bank Public Company
- 1994 - Present Director, Bangkok Bank Public Company Limited
- Present Director, Berli Jucker Public Company Limited
- Present Director and Honorary Chairman, Kang Yong Electric Company Limited
- Present Chairman, Indo Rama Petrochemical Company Limited
- Present Executive Chairman, Thammasat Chalermprakiet Hospital
- Present Adviser, Thammasat Economic Association
- Present Chairman, Thai-Japanese Association
- Present Chairman, T.C.C. Technology Company Limited
- Present Director, Beer Thai (1991) Public Company Limited
- Present Director, Thai Beverage Company Limited
- Present Chairman, Thailand - US Business Council
- 2003 - 2004 Nomination Committee Member, Bangkok Bank Public Company Limited
- 2002 - 2003 Nomination Committee Chairman, Bangkok Bank Public Company Limited
- 1991 - 2001 Secretary General, Board of Investment
- 2000 Chairman, National Defence College, Class of 30
- 2000 Director, Foundation for Management Educational Institutions of Thailand
- 2000 Director, Foundation for International Human Resource Development
- 1991 - 2000 President, Thammasat Economic Association
- 1991 - 2000 Senator, Senate

8. Mr. Vira Ramyarupa

Director
Age 87

Educational qualifications

- Honorary Doctorate Degree in Business Administration, Majoring in General Administration, Sripatum University
- Bachelor's Degree in Law, Thammasat University
- The Thai Bar

Shareholding * 0.01136%

Family connection with other directors -

Working Experiences

- 2003 - Present Vice President, Buddhist Association of Thailand Under Royal Patronage
- 1999 - Present Director and Treasurer, Neurological Research Foundation Under Royal Patronage
- 1975 - Present Chairman, Nitikit Company Limited
- 1971 - Present Director, Bangkok Bank Public Company Limited
- 1946 - Present Director, Ubon Rice Commercial Company Limited
- Present Executive Director, Bangkok Bank Foundation
- Present Chairman, Sripatum University Foundation
- Present Director and Treasurer, General Prem Tinsulanonda Statesman Foundation
- 1971 - 2004 Secretary to the Board of Directors, Bangkok Bank Public Company Limited



1. Mr. Charn Sophonpanich

Risk Management Committee Member
Signatory Director

2. Mr. Amorn Chandarasomboon

Risk Management Committee Member
Nomination and Remuneration Committee Member
Signatory Director

3. Mr. Deja Tulananda

Senior Executive Vice President
Signatory Director

4. Mr. Thamnoon Laukaikul

Senior Executive Vice President
Signatory Director

5. Mr. Teera Aphaiwongse

Senior Executive Vice President
Signatory Director

6. Mr. Kanung Luchai

Audit Committee Member
Independent Director

7. Mr. Prasong Uthaisangchai

Senior Executive Vice President
Signatory Director

8. M.C. Mongkolchaleam Yugala

Audit Committee Member
Independent Director

9. Mr. Singh Tangtatswas

Chairman of the Risk Management Committee
Executive Director



1. Mr. Charn Sophonpanich

Risk Management Committee Member
Signatory Director
Age 64

Educational qualifications

- Master's Degree in Business Administration, Majoring in Finance, University of Chicago, USA
- Bachelor's Degree in Engineering, University of Sydney, Australia

Shareholding * 0.01865%

Family connection with other directors -

- Younger Brother of Mr. Chatri Sophonpanich
- Uncle of Mr. Chartsiri Sophonpanich

Working experiences

- 2004 - Present Signatory Director, Palangsophon Song Company Limited
- 2003 - Present Risk Management Committee Member, Bangkok Bank Public Company Limited
- 1980 - Present Director, Bangkok Bank Public Company Limited
- 1980 - Present Chairman, Compunet Corporation Company Limited
- 1980 - Present Signatory Director, Bangkok Nomura International Securities Company Limited
- 1980 - Present Signatory Director, Palangsophon Company Limited
- 1970 - Present Signatory Director, CR Holding Company Limited
- 1953 - Present Signatory Director, Watanasophonpanich Company Limited

2. Mr. Amorn Chandarasomboon

Risk Management Committee Member
Nomination and Remuneration Committee Member
Signatory Director
Age 75

Educational qualifications

- Doctorate degree in International Law, Paris University, France

Shareholding * 0.00050 %

Family connection with other directors -

Working experiences

- 2005 - Present Nomination and Remuneration Committee Member, Bangkok Bank Public Company Limited
- 2003 - Present Risk Management Committee Member, Bangkok Bank Public Company Limited
- 2002 - Present Director, Saha Union Public Company Limited
- 2002 - Present Director, Union Textile Industries Public Company Limited
- 1996 - Present Director, Union Energy (China) Company Limited
- 1988 - Present Director, Bangkok Bank Public Company Limited
- Present Director, Union Energy Company Limited

3. Mr. Deja Tulananda

Senior Executive Vice President
Signatory Director
Age 71

Educational qualifications

- Executive Program, Pennsylvania State University, USA
- Bachelor's Degree in Economics, UK

Shareholding * 0.00373 %

Family connection with other directors -

Working experiences

- 1992 - Present Senior Executive Vice President, Bangkok Bank Public Company Limited
- 1991 - Present Director, Bangkok Bank Public Company Limited
- Present Director, City Realty Company Limited
- Present Director, Furugawa Metal (Thailand) Public Company Limited
- Present Director, CVD Entertainment Public Company Limited

4. Mr. Thamnoon Laukaikul

Senior Executive Vice President
Signatory Director
Age 72

Educational qualifications

- High Vocational Certificate, Pranakorn Commercial College

Shareholding * 0.00136%

Family connection with other directors -

Working experiences

- 1993 - Present Director, Bangkok Bank Public Company Limited
- Present Senior Executive Vice President, Bangkok Bank Public Company Limited

5. Mr. Teera Aphaiwongse

Senior Executive Vice President
Signatory Director
Age 59

Educational qualifications

- Master's Degree in Computer Engineering, University of New South Wales, Australia
- Bachelor's Degree in Electrical Engineering, University of New South Wales, Australia

Shareholding * 0.000%

Family connection with other directors -

Working experiences

- 1998 - Present Director, Bangkok Bank Public Company Limited
- Present Senior Executive Vice President, Bangkok Bank Public Company Limited
- Present Chairman, National ITMX Company Limited
- Present Executive Chairman (Signatory), Processing Center Company Limited
- Present Director, BBL (Cayman) Limited
- Present Chairman, Sub-committee on National Payments Cooperation, Bank of Thailand
- Present Director, National Credit Bureau Company Limited
- 1996 - 2000 Director, Samart Telcoms Public Company Limited
- 1996 - 2000 Director, Hipro Electronics Public Company Limited

* Inclusive of those shares held by spouses and children who have not yet come of age.

6. Mr. Kanung Luchai

Audit Committee Member

Independent Director

Age 82

Educational qualifications

- Certificate of Public International Law, Council of Legal Education, UK
- Barrister-at-Law, Gray's Inn, London, UK
- Bachelor of Arts, Hons., Bachelor of Law, University of Cambridge, UK
- Bachelor of Law, Thammasat University

Shareholding * 0.000%

Family connection with other directors -

Working experiences

- 2003 - Present Independent Director, Bangkok Bank Public Company Limited
- 1999 - Present Audit Committee Member, Bangkok Bank Public Company Limited
- 1999 - Present Director, Bangkok Bank Public Company Limited
- 1990 - Present Audit Committee Chairman, Thailand Iron Work Public Company Limited
- 1990 - Present Chairman, Kanung & Partners Law Offices Company Limited
- 1979 - Present Legal Adviser, Bangkok Bank Public Company Limited
- Present Audit Committee Member, Thai Beverages Public Company Limited
- Present Audit Committee Member, Beer Thai (1991) Public Company Limited
- Present Committee Member with expertise, Committee of International Cooperation on Suppression and Prevention of Crime, Office of the Attorney General
- Present Committee Member with expertise, University Council, Thammasat University Council
- Present Committee Member with expertise, University Council, Srinakharinwirot University Council

7. Mr. Prasong Uthaisangchai

Senior Executive Vice President

Signatory Director

Age 60

Educational qualifications

- Diploma of Business Studies, Norwood Technical College, UK

Shareholding * 0.000%

Family connection with other directors -

Working experiences

- 1999 - Present Director and Senior Executive Vice President, Bangkok Bank Public Company Limited
- 1994 - Present Director, Bangkok Bank Berhad, Malaysia
- Present Adviser to the Board of Directors, Bangkok BTMU Limited

8. M.C. Mongkolchaleam Yugala

Audit Committee Member

Independent Director

Age 69

Educational qualifications

- Master's Degree in Business Administration, North Eastern University, USA
- Bachelor's Degree in Commerce, Thammasat University

Shareholding * 0.00078 %

Family connection with other directors -

Working experiences

- 2004 - Present Audit Committee Member, Bangkok Bank Public Company Limited
- 2003 - Present Independent Director, Bangkok Bank Public Company Limited
- 2003 - Present Director, Bangkok Bank Public Company Limited
- 2000 - 2003 Adviser to Public Relations Dept., Bangkok Bank Public Company Limited

9. Mr. Singh Tangtatswas

Chairman of the Risk Management Committee

Age 63

Educational qualifications

- Executive Development Program, Harvard Business School, USA
- Management Development Program, Wharton School, USA
- Master's Degree in Business Administration, Majoring in Banking and Finance, Wharton School of Finance and Commerce, University of Pennsylvania, USA
- Bachelor's Degree in Economics, Thammasat University

Shareholding * 0.00325%

Family connection with other directors -

Working experiences

- 2004 - Present Director, Bangkok Bank Public Company Limited
- Present Risk Management Committee Chairman, Bangkok Bank Public Company Limited
- Present Adviser, Corporate Governance Center, The Stock Exchange of Thailand
- Present Director and Nomination and Remuneration Committee Chairman, Bangkok Insurance Public Company Limited
- Present Independent Director and Audit Committee Chairman, Thai Optical Group Public Company Limited
- 1999 - 2001 President and Chief Executive Officer, Krung Thai Bank Public Company Limited
- 1996 - 1999 President, The Stock Exchange of Thailand



1. Suvarn Thansathit

**Senior Executive Vice President in charge,
Credit Management (Chief Credit Officer)
Director for Special Asset Management
Asset Liability Committee Member**

- Group Executive Vice President
- Director for Metropolitan Branch Group
- Director for Provincial Branch Group

2. Chansak Fuangfu

**Senior Executive Vice President,
Director for Metropolitan Corporate Banking
Asset Liability Committee Member**

- Senior Executive Vice President in Charge, Agro-Industries Lending Group and Multinational Corporate Banking Group
- Group Executive Vice President, Director for Metropolitan Corporate Banking

3. Ladavan Tanatanit (Mrs.)

Executive Vice President, Office of the President

- Executive Vice President in charge, Property Development
- Senior Vice President, Corporate Lending Group II

4. Apichart Ramyarupa

Secretary to the Board of Directors

Executive Vice President, Director for Provincial Commercial Banking

- Executive Vice President, Director for Provincial Wholesale Banking Group
- Executive Vice President, Assistant Director for Provincial Wholesale Banking Group
- Senior Vice President & Manager, Office of the President

5. Boonsong Bunyasaranand

Executive Vice President & Manager,

Treasury Division and Foreign Exchange Trading Department

Asset Liability Committee Member

- Senior Vice President & Manager, Foreign Exchange Trading Department

6. Kulathida Sivayathorn (Mrs.)

**Executive Vice President & Manager, Accounting and Finance
Asset Liability Committee Member**

- Executive Vice President, Office of the President
- Senior Vice President & Manager, Office of the President
- Senior Vice President & Manager, Marketing Policy Department

7. Piyada Sucharitkul (Miss)

**Executive Vice President, International Legal Group,
Office of the President**

- Senior Vice President, Office of the President
- Senior Vice President, Office of the Executive Chairman

8. Ayuth Krishnamara

**Executive Vice President in charge, Risk Management,
Risk Asset Review**

**Member and Secretary, Risk Management Committee
Asset Liability Committee Member**

- Senior Vice President, Risk Asset Review
- Senior Vice President & General Manager, H.O. Office

9. Chatchai Srirussamee

**Executive Vice President, Director for Provincial Consumer
Banking**

Asset Liability Committee Member

- Senior Vice President & Manager, Financial Information Service Division
- Senior Vice President & manager, Information Processing Department

10. Piyapan Tayanithi

Executive Vice President & Manager, Audit & Control Division

- Senior Vice President & Manager, Audit & Control Division
- MIS project Manager





1. Rushda Theeratharathorn (Miss)

Executive Vice President in charge, Credit Acceptance

- Executive Vice President, Office of the Chairman, Metropolitan Banking
- Executive Vice President & General Manager, Singapore Branch

2. Panit Dunnvatanachit

Executive Vice President in charge, Heavy Industry

- Senior Vice President, Heavy Industries Lending Group

3. Khanit See

Executive Vice President in charge, Chemical and Petrochemical

- Senior Vice President, Chemical Industries Lending Group
- Senior Vice President, Investment Banking Operations

4. Yaowadee Nakhata (Mrs.)

Executive Vice President in charge, Conglomerate II, Services and Financial Institution

- Executive Vice President, Special Asset Management
- Senior Vice President, Investment Banking Operations

5. Ruchanee Nopmuang (Mrs.)

Executive Vice President, Director for Metropolitan Consumer Banking

Asset Liability Committee Member

- Executive Vice President, Metropolitan Retail Banking
- Senior Vice President, Office of the Chairman, Metropolitan Banking

6. Suteera Sripaibulya (Miss)

Executive Vice President, Technology Division

- Senior Vice President & Manager, System Development Department

7. Krip Rojanastien

Executive Vice President, Office of the President

- Executive Vice President, Credit Card Division
- Senior Vice President, Branch Banking Project

8. Khemaphat Visudharomn

Executive Vice President & Manager, Metropolitan Branch Administration Department

- Senior Vice President & Manager, Metropolitan Branch Administration Department

9. Virasak Suthanthavibul

Executive Vice President, Director for Metropolitan Commercial Banking

- Senior Vice President, Special Asset Management
- Senior Vice President, Office of the President

10. Taweechai Amornprasertsri

Executive Vice President, Director for Metropolitan Business Banking

- Senior Vice President, Special Asset Management
- Senior Vice President, Metropolitan Commercial Banking Group





1. Kajornvut Tayanukorn

Executive Vice President, Technology Division

- Senior Vice President & Manager, System Development Department

2. Chooporn Chantaravichai (Mrs.)

Executive Vice President, Cash Management, Office of the President

- Vice President, Cash Management, Citibank N.A.
- Senior Vice President, Cash Management, ABN Amro/Bank of Asia

3. Bordin Unakul

Executive Vice President & Manager, Securities Business Division

- Senior Vice President, Securities Business Division
- Senior Vice President & Manager, Securities Services Department

4. Nitayaporn Thansathit (Mrs.)

Executive Vice President, Director for Provincial Business Banking

- Senior Vice President, Provincial Commercial Banking Group
- Senior Vice President, Provincial Retail Banking Group

5. Saowanee Siripat (Mrs.)

Executive Vice President & Manager, Human Resources Division

- Senior Vice President, Human Resources Division
- Senior Vice President & Manager, Sixth Regional-Metropolitan Area

6. Songkram Sakulphramana

Executive Vice President, Loan Recovery and Legal

Acting Manager, Legal Department

- Executive Vice President and Manager, Legal Department
- Senior Vice President and manager, Legal Department

7. Hitoshi Ozawa

Executive Vice President, Japan Desk

- Managing Director, Bangkok UFJ Co., Ltd.

8. Pricha Sethapakdi

Executive Vice President, Portfolio Management

- Executive Vice President, Credit Management
- Assistant Professor of Finance, University of Houston, USA.
- Senior Researcher-Commodity Trading Adviser/Managed Futures, USA.

9. Wallapa Klinpratoon (Mrs.)

Executive Vice President & Manager, Correspondence

Banking Department

- Senior Vice President & Manager, Correspondence Banking Department

10. Manusiri Kanchanachaya

Executive Vice President in charge, Construction

- Senior Vice President, Construction Group
- Senior Vice President, Domestic Conglomerate Group II





1. Jitwatana Jaruwatanachai (Mrs.)

Executive Vice President in charge, Multinational

- Senior Vice President, Multinational Corporate Banking Group
- Senior Vice President, Special Asset Management

2. Surapong Winyawonk

Executive Vice President, Director for Special Asset Management and Director for Special Asset Management-Provincial

- Senior Vice President, Director for Special Asset Management
- Senior Vice President, Metropolitan Commercial Banking

3. Thaweesak Thanadsang

Executive Vice President, Director for Provincial Corporate Banking

- Executive Vice President, Special Asset Management
- Senior vice president, SAM-Corporate-Metropolitan
- Senior Vice President, Provincial Wholesale Banking Group

4. Vanvilai Swongram (Mrs.)

Executive Vice President in charge, Automobile and Heavy Equipment

- Senior Vice President, Automobile and Heavy Equipment
- Senior Vice President, Chemical Industries

5. Bhakorn Vanuptikul

**Executive Vice President & Manager,
Property Management Department**

- Senior Vice President & Manager, Property Management Department

6. Ian Guy Gillard

Executive Vice President, Officer of the President

- SVP Office of the President

7. Karen Elizabeth Cambell (Mrs.)

Executive Vice President, Product and Distribution Department

- Adviser in the Area of Retail Banking,
Office of the President

8. Chong Toh

Executive Vice President, International Banking Group

- Managing Director, Bualuang Securities PCL.



Board of Directors and Executive Officers

Board of Directors

Chairman :

Chattri Sophonpanich

Vice Chairman :

Staporn Kavitanon

Directors :

Vira Ramyarupa

Kosit Panpiemras

Piti Sithi-Amnuai

Chartsiri Sophonpanich

Charn Sophonpanich

Amorn Chandarasomboon

Deja Tulananda

Thamnoon Laukaikul

Teera Aphaiwongse

Admiral Prachet Siridej

Kanung Luchai

Prasong Uthaisangchai

Kovit Poshyananda

M.C. Mongkolchaleam Yugala

Singh Tangtatswas

Secretary :

Apichart Ramyarupa

Audit Committee

Chairman :

Admiral Prachet Siridej

Members :

Kanung Luchai

M.C. Mongkolchaleam Yugala

Secretary :

Pornthep Kidsanayothin

Nomination and Remuneration Committee

Chairman :

Kovit Poshyananda

Members :

Staporn Kavitanon

Amorn Chandarasomboon

Risk Management Committee

Chairman :

Singh Tangtatswas

Members :

Amorn Chandarasomboon

Charn Sophonpanich

Suvarn Thansathit

Member and Secretary :

Ayuth Krishnamara

Board of Executive Directors

Chairman :

Kosit Panpiemras

Vice Chairman :

Piti Sithi-Amnuai

Directors :

Chartsiri Sophonpanich

Charn Sophonpanich

Amorn Chandarasomboon

Deja Tulananda

Thamnoon Laukaikul

Teera Aphaiwongse

Prasong Uthaisangchai

Singh Tangtatswas

President

Chartsiri Sophonpanich

Audit and Control Division

Executive Vice President

& Manager :

Piyapan Tayanithi

Management Support

Senior Vice President in Charge :

Malinee Siriyothin (Mrs.)

System Audit

Vice President in Charge :

Prasong Sanguansaphawee

Data Audit

Vice President in Charge :

Suraphol Intharayaem

Operation Audit

Senior Vice President in Charge :

Soempong Pitakwatchara

Chairman's Division

Office of the Chairman

Senior Vice President & Manager :

Supatta Sangsit (Mrs.)

Office of the Executive Chairman

Senior Vice President & Manager :

Thanin Serngadichaivit

Chinese Relations Department

Vice President & Manager :

Pichai Komolvitayathorn

Business Investment Department

-

Metropolitan Banking Group

Senior Executive Vice President &

Chairman :

Deja Tulananda

Office of the Chairman, Metropolitan Banking

Senior Vice Presidents :

Amnuay Lilaonitkul

Tattarom Lertkul (Miss)

Senior Vice President in Charge

of SMEs :

Pansak Leelawankulsiri

Metropolitan Branch Administration Department

Executive Vice President

& Manager :

Khemaphat Visudharomn

Metropolitan Corporate Banking

Senior Executive Vice President &

Director :

Chansak Fuangfu

Senior Vice President :

Kanchana Kongvananon (Miss)

Agro Industry

Senior Vice Presidents & Credit

Managers :

Rungtawan Anantathanachai (Mrs.)

Wanida Chulapanichakam (Miss)

Automobile and Heavy Equipment

Executive Vice President in Charge :

Vanvilai Swongram (Mrs.)

Chemical and Petrochemical

Executive Vice President in Charge :

Khanit See

Conglomerate I

Senior Vice Presidents & Credit Managers :

Manop Tamrongtanakitkarn

Jirana Osothsilp (Miss)

Conglomerate II

Executive Vice President in Charge :

Yaowadee Nakhata (Mrs.)

Construction

Executive Vice President in Charge :

Manusiri Kanchanachaya

Heavy Industry

Executive Vice President in Charge :

Panit Dunnvatanachit

Japan Desk

Executive Vice President in Charge :

Hitoshi Ozawa

Vice President & Credit Manager :

Somphop Lertbannaphong

Vice President :

Yoichi Takigawa

Light Industry

Vice President & Credit Manager :

Nuwat Piboonsirisombat

Metropolitan I

Senior Vice President &

Credit Manager :

Santi Ittivameethum

Metropolitan II

Senior Vice President in Charge :

Wannarat Tayjanant (Mrs.)

Multinational

Executive Vice President in Charge :

Jitwatana Jaruwatanachai (Mrs.)

Property Development

-

Services and Financial Institution

Executive Vice President in Charge :

Yaowadee Nakhata (Mrs.)

Sugar Industry

Senior Vice President in Charge :

Sutthirat Pacheerat (Miss)

Trading

-

Metropolitan Commercial Banking

Executive Vice President & Director :

Virasak Sutanthavibul

Vice President & Credit Manager :

Lertchai Sriwonyong

Vice President :

Sutthipong Charusorn

Region I

Senior Vice President & Manager :

Suthin Kritayaphongphun

Region II

Vice president & Manager :

Boongrieng Thanaphunsin

Metropolitan Business Banking

Executive Vice President & Director :

Taweechai Amornprasertsri

Senior Vice Presidents &

Credit Managers :

Nuanjira Vishienchan (Miss)

Ratana Supakavanich (Mrs.)

Vice President & Credit Manager :

Poonsak Ekpho

Region I

Senior Vice President & Manager :

Wansuda Thanasaranart (Mrs.)

Region II

Vice President & Manager :

Boonsong Praneechotiros

Metropolitan Consumer Banking

Executive Vice President & Director :

Ruchanee Nopmuang (Mrs.)

Senior Vice President - Network Management :

Thanisr Chaturongkul

Senior Vice President :

Chadil Chulinrak

Vice President :

Chao Jainpinit

Vice President - Micro Branches

Management :

Wichai Atchariyasathian

First Regional-Metropolitan Area

Senior Vice President & Manager :

Nopphadol Watkanad

Second Regional-Metropolitan Area

Vice President & Manager :

Supreya Isarasak Na Ayuthaya (Mrs.)

Third Regional-Metropolitan Area

Vice President & Manager :

Suvanlee Sombatsiri (Mrs.)

Fourth Regional-Metropolitan Area

Senior Vice President & Manager :

Pannee Chantarasathaporn (Mrs.)

Fifth Regional-Metropolitan Area

Senior Vice President & Manager :

Sittisin Ramyarupa

Sixth Regional-Metropolitan Area

Senior Vice President & Manager :

Boontiva Israsena Na Ayudhaya (Mrs.)

Provincial Banking Group

Senior Executive Vice President & Chairman :

Thamnoon Laukaikul

Provincial Branch Administration**Department**

Vice Presidents :

Damrongsak Kouythong

Pornsak Songtaweasin

Provincial Corporate Banking

*Executive Vice President
& Director :*
Thaweesak Thanadsang

Provincial Commercial Banking

*Executive Vice President
& Director :*
Apichart Ramyarupa
*Senior Vice President & Assistant
Director :*
Piya Soonthikul
*Vice Presidents & Credit
Managers :*
Koosol Mongkolkul
Chaiwat Laohaviriyant
Somphop Wiangwang

Region I

Vice President & Manager :
Than Siripokee

Region II

Vice President & Manager :
Koson Thangpavitaya

Region III

Senior Vice President & Manager :
Siridej Aungudomsin

Provincial Business Banking

*Executive Vice President
& Director :*
Nitayaporn Thansathit (Mrs.)
Vice President :
Ronnarong Na Songkhla

Region I

Vice President & Manager :
Tosak Ploypanich

Region II

Senior Vice President & Manager :
Husdin Rasmepetchsophon

Region III

Vice President & Manager :
Suchart Chirayuwat

Provincial Consumer Banking

*Executive Vice President
& Director :*
Chartchai Srirussamee
*Senior Vice Presidents - Network
Management :*
Sumet Wesmanas

Northern Regional - Provincial Area

Vice President & Manager :
Alongkorn Kunanukulwattana

Central Regional I-Provincial Area

Vice President & Manager :
Jirasak Laosiriphaisan

Central Regional II-Provincial Area

Vice President & Manager :
Prayoot Yuenvong

Northeastern Regional I-Provincial Area

Senior Vice President & Manager :
Chirawut Khananukhroh

Northeastern Regional II-Provincial Area

Vice President & Manager :
Narong Ngarmprasit

Southern Regional I-Provincial Area

Senior Vice President & Manager :
Kitti Ningnoi

Southern Regional II-Provincial Area

Vice President & Manager :
Annop Namtien

International Banking Group

Senior Executive Vice President :
Prasong Uthaisangchai
Executive Vice President :
Chong Toh
*Senior Vice President -
Compliance :*
Preeyawat Chulvanij (Mrs.)
*Senior Vice President & Manager -
Overseas Support Center :*
Stanley Lai Chuen Yip
Vice President :
Sasima Muneemongkoltorn (Miss)

International Financial Institution Activities Division

Correspondent Banking Department

*Executive Vice President
& Manager :*
Wallapa Klinpratoom (Mrs.)

International Branch Division

International Branch Credit

Department

Senior Vice President & Manager :
Jui Meng Ng
Vice President :
Selamat Gozali

International Branch Administration

Department

Senior Vice President & Manager :
Somchoke Worakunpisit

International Banking Facility Department

-

Overseas Branch Managers

*Senior Vice President & General
Manager, Jakarta Branch*
Chalit Tayjasanant
*Senior Vice President & Manager,
London Branch :*
Parnsak Pruksakit
*Senior Vice President & General
Manager, Hong Kong Branch :*
Phaithul Tejasakulsin
*Senior Vice President & General
Manager, Shanghai Branch :*
Pramoj U-nontakarn
*Senior Vice President & Operations
Manager, Hong Kong Branch :*
Pramote Rojtanongchai
*Senior Vice President & Manager,
Manila Branch :*
Prasarn Tuntasood
*Senior Vice President & CEO,
Bangkok Bank Berhad :*
Saksith Tejasakulsin
*Senior Vice President &
General Manager-Taiwan :*
Sittichai Jiwattanakul
*Senior Vice President &
Manager, Shantou Branch :*
Suphot Wasusri
*Senior Vice President &
General Manager-Japan :*
Thawee Phuanketkeow
*Senior Vice President & General
Manager, Singapore Branch :*
Torphong Charungcharoenvej
*Senior Vice President & General
Manager-Vietnam :*
Wittaya Supatanakul
*Vice President & Manager,
New York Branch :*
Chalit Phaphan
*Vice President & Manager,
Osaka Branch :*
Peeriyathap Homhuan
*Vice President & Manager,
Vientiane Branch :*
Thewakun Chanakun

Investment Banking Group

Treasury Division

*Executive Vice President
& Manager :*

Boonsong Bunyasanand

Foreign Exchange Trading Department

*Executive Vice President
& Manager :*

Boonsong Bunyasanand

Senior Vice President & Manager :

Sa-ard Theerarojanawong

Funds & Liquidity Management Department

Vice President :

Saengchan Phitthayanont

Merchant Banking Division

Senior Vice Presidents :

Bhaskon Khannabha

Surabhan Purnagupta

Project Department

Vice President :

Prasert Shivanonda

Corporate Finance Department

Senior Vice President :

Niramarn Laisathit (Miss)

Securities Business Division

*Executive Vice President
& Manager :*

Bordin Unakul

Fund Management Department

Vice President & Manager :

Hansa Susayan

Securities Services Department

Vice President & Manager :

Jaroungpon Hoonsiri (Miss)

Product and Distribution Department

Executive Vice President :

Karen Elizabeth Campbell (Mrs.)

Senior Vice President-Trade Services :

Lalina Cherdboonmuang (Mrs.)

Senior Vice President -

Marketing and Advertising :

Suwanna Usanachitt (Mrs.)

Vice Presidents - Insurance

& Brokerage Project :

Pochanee Kongkalai (Mrs.)

Suyanee Puripanyawanich (Miss)

Credit Card Division

Senior Vice President in Charge :

Shoke Na Ranong

Senior Vice Presidents :

Boonrat Kositanurit (Mrs.)

Vichai Trepetch

Credit Card Marketing Department

Vice President :

Wandee Kitkool (Miss)

Credit Card Operations Department

Senior Vice President & Manager :

Sumeth Thipayarat

Shared Operation

Account Maintenance & Service Center

Senior Vice President & Manager :

M.L. Aurapan Punyashthiti (Mrs.)

Appraisal & Mortgage Center

Vice President & Manager :

Adisak Arpachinda

Business Loan Center

Senior Vice President & Manager :

Chamroon Liengkaewpratum

Cash Processing Center

Senior Vice President & Manager :

Suwat Limpodom

Consumer Loan Center

Vice President & Manager :

Danai Sakhonwasee

Vice President :

Malinee Pornprayuth (Mrs.)

Cheque Processing Center

Senior Vice President & Manager :

Suwat Limpodom

Corporate Business Loan Center

Senior Vice President & Manager :

Pornnit Dunnvatanachit (Mrs.)

Document Logistics Center

Senior Vice President & Manager :

Suwat Limpodom

Global Payment Services Department

Senior Vice President :

Thanit Sirichote

Phone Banking Center

Senior Vice President & Manager :

M.L. Aurapan Punyashthiti (Mrs.)

Revolving Credit Center

Senior Vice President & Manager :

Phulperm Piya-Anant

Vice President & Coordinator :

Kingpetch Srisantisook

Trade Finance Center

Senior Vice President & Manager :

Vanaporn Covavisaruch (Miss)

Troubled Debt Restructuring

Processing Center

Vice President & Manager :

Santi Thattamrongchai

Accounting and Finance Division

Executive Vice President

& Manager :

Kulathida Sivayathorn (Mrs.)

Financial Accounting

Senior Vice President :

Benjaporn Prisuwana (Mrs.)

Vice Presidents :

Jirayu Khoompeeti (Miss)

Voraluck Banduwong (Mrs.)

Management Accounting

Senior Vice President & Manager :

Narit Chiraguna

Planning and Budgeting

Vice President & Manager :

Sudavadee Laosinchai

BU/SU Finance

Vice President & Manager

(acting):

Sudavadee Laosinchai

Human Resources Division

Executive Vice President

& Manager :

Saowanee Siripat (Mrs.)

Senior Vice President :

Torsak Chongkeutrakul

Senior Vice President - Business

Unit HR :

Sivaporn Pusayanond (Mrs.)

Vice President - Performance

Management

Chailai Theeranartsin (Mrs.)

Vice President - Training

Pattanon Premsmrit

Technology Division

Executive Vice Presidents :

Suteera Sripaibulya (Miss)

Kajornvut Tayanukorn

Senior Vice Presidents & Managers :

Kukkong Ruckphaopunt

Supote Metheworapote

Vice Presidents & Managers :

Agamai Srimahasarn

Kitti Kosavisutte

Sumit Damrongrat

Sunee Mahatdejkul (Miss)

Vice President - Information

Management

Winchai Chaivatnavasu

Risk Management

*Executive Vice President
in Charge:*

Ayuth Krishnamara

Senior Vice President :

Maleewan Phongsathorn (Miss)

Vice President :

Samran Suvannasarn

Credit Management

*Senior Executive Vice President in
Charge (Chief Credit Officer):*

Suvarn Thansatkit

Credit Policies and Procedures

Senior Vice Presidents :

Pattanapong Kuprasert

Taratorn Premsoontorn

Credit Acceptance

*Executive Vice President
in Charge :*

Rushda Theeratharathorn (Miss)

Vice President - Credit Manager :

Natthaporn Luangsuwan (Mrs.)

Portfolio Management

*Executive Vice President
in Charge :*

Pricha Sethapakdi

Risk Asset Review

*Senior Vice President - Support
& Systems :*

Pornthep Kidsanayothin

Vice Presidents :

Chutima Kitchamnong (Mrs.)

Tiparat Techanitisawad (Miss)

Special Asset Management

*Senior Executive Vice President
& Director :*

Suvarn Thansathit

*Executive Vice President
& Director :*

Surapong Winyawonk

Senior Vice President :

Malee Sintharapantorn (Mrs.)

SAM-Corporate-Metropolitan

Senior Vice Presidents :

Chaiyong Ratanacharoensiri

Narit Piyawatini (Miss)

Preyamit Hetrakul

Thawat Treewannakul

Vice President :

Thaweelap Rittapirom

SAM-Commercial-Metropolitan

Senior Vice President :

Dusdee Bunnag

Vice President :

Neeranart Prommart

SAM-Business-Metropolitan

Senior Vice Presidents :

Anurak Suteethorn

Chutharat Chamsri (Miss)

Vice President :

Wiwat Suk-Aphinya

SAM-Provincial

Senior Vice Presidents :

Rattanachai Waraviriyapong

Suradej Srakaew

Wichian Methawath

Vanida Udomsrirungruang (Miss)

Vice Presidents :

Krisada Thawinkaew

Somchart Limpanuphap

Loan Recovery and Legal

Executive Vice President

in Charge :

Songkram Sakulphramana

Metropolitan Loan Recovery

Department

Senior Vice President & Manager :

Wutichai Chalittanon

Provincial Loan Recovery Department

Vice President & Manager :

Poolsak Boonchoo

Legal Department

*Executive Vice President &
Manager (Acting) :*

Songkram Sakulphramana

Senior Vice President :

Dhajjai Subhapholsiri

Vice Presidents :

Chaded Sakulphram

Wasan Eknum

Bank Property Department

Senior Vice President & Manager :
Krongthong Karunyanaratorn (Miss)

Property Management Department

Executive Vice President

& Manager :

Bhakorn Vanuptikul

Research Department

-

Public Relations Department

-

Compliance

Senior Vice Presidents :

Sinat Prakoonhungsit

Kriangsak Swasdiphanich

Vice President :

Varapoj Yongpuemputha

Office of the President

*Executive Vice President-Cash
Management :*

Chooporn Chantaravichai (Mrs.)

Executive Vice President -

International Legal Group :

Piyada Sucharitkul (Miss)

Executive Vice Presidents :

Ian Guy Gillard

Krip Rojanastien

Ladavan Tanatanit (Mrs.)

Senior Vice President & Manager :

Chaiyarit Anuchitworawong

Senior Vice Presidents :

Hiroshi Shimamura

Karun Asawachatroj

Nakin Wongvasu

Patima Chavalit (Mrs.)

Trongsak Udarasak

Weerakit Daraphong

Vice Presidents :

Boonchu Tangtrakool (Mrs.)

Chatmongkol Peetathawatchai

Duangrudee Prakalpakul (Mrs.)

Pattamavadee Virangkur (Mrs.)

Sompornpun Puttipongtanakul (Miss)

Suebpong Atichatakarn

Thanma Malakul

Vetit Assawamangcla

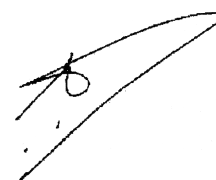
Report of the Board of Directors' Responsibilities for Financial Statements

To Shareholders,

The Board of Directors is responsible for the consolidated financial statements of the Bank and its subsidiaries, including financial information in the Annual Report and the Bank's financial statements. The Board of Directors is of the opinion that the financial statements of the Bank for the year ended December 31, 2005 have been prepared in conformity with generally accepted accounting principles, with appropriate accounting policies applied on a conservative and consistent basis. The financial statements are considered accurate and the disclosures in the notes to the financial statements are considered adequate.

The Board of Directors encourages the practices of good corporate governance in the Bank and endeavours to improve the structure of the Board of Directors accordingly so that the Bank's operations are efficient, transparent and reliable. The Board of Directors has appointed an Audit Committee which comprises three independent directors who are responsible for reviewing the financial reports and the internal control and internal audit systems of the Bank. The Audit Committee has expressed its opinion with regard to the stated matters in the Report of the Audit Committee which is presented in this Annual Report.

The Board of Directors is of the opinion that the Bank has an adequate and appropriate internal control system, and is confident that the Bank's financial statements for the year ended December 31, 2005 can be considered reliable.



(Chatri Sophonpanich)

Chairman of the Board of Directors

March 7, 2006

Report of the Audit Committee

To Shareholders,

The Audit Committee comprises three members of the Board of Directors who are knowledgeable in different fields, namely accounting and finance, laws, and organizational management. Every member of the Committee is an independent director, and the Chairman of the Committee has no duties on any other committees. The incumbent Committee has been appointed for a term of two years which will end on November 4, 2006.

In 2005, the Audit Committee held 12 meetings with management and the internal auditors to exchange views and opinions on internal audit plans, significant issues found from internal audits, and reports of findings by external regulatory authorities in order to review the sufficiency and suitability of the Bank's internal control and risk management systems. The Audit Committee also performed other tasks within the scope of duties assigned by the Board of Directors. The independent auditors participated in some of those meetings, at the invitation of the Audit Committee. Additionally, the Audit Committee also held individual meetings with the independent auditors to consider the results of the audit and review of the Bank's quarterly, half-yearly, and annual financial statements. The Audit Committee submitted the minutes of every meeting to the Board of Directors.

The Audit Committee has reviewed the Bank's financial statements for the year ended December 31, 2005 and is of the opinion that these financial statements have been prepared in conformity with generally accepted accounting principles and disclose sufficient information, which is in line with the report of the independent certified public accountants submitted to the Board of Directors and shareholders.

The Audit Committee is confident that the Bank's existing internal controls are sufficient, suitable and continuously refined. The Audit Committee has regularly reviewed these internal controls in conjunction with the independent certified public accountants, management and the internal auditors, and has also made assessments to ascertain that the Bank is in compliance with all laws and regulations.

The Audit Committee has considered and nominated Mr. Niti Jungnitnirundr and/or Mr. Suphamit Techamontrikul and/or Mr. Permsak Jerajakwattana of Deloitte Touche Tohmatsu Jaiyos to be the Bank's independent auditors for the year 2006 and has also considered their remuneration. The audit Committee has submitted the recommendation for the appointment and remuneration of the independent auditors to the Board of Directors to be proposed to the shareholders' meeting for approval.

The Audit Committee has performed its duties carefully and independently and has been forthcoming in expressing its opinions for the benefit of the organization. It has not encountered any difficulty in obtaining information, resources and cooperation from the Bank.

Admiral



(Prachet Siridej)

Chairman of the Audit Committee

February 23, 2006

Report of the Nomination and Remuneration Committee

To Shareholders,

The Nomination and Remuneration Committee comprises three directors who are not executives of the Bank, and the Chairman of the Committee is an independent director. The incumbent Committee was re-appointed by the Board of Directors to continue its duties for another term from November 7, 2005 to November 6, 2007.

The Committee is charged with the duty of nominating persons with suitable qualifications to be members of the Board of Directors, members of the top management from the Senior Executive Vice President upwards, and members of various sub-committees with duties and responsibilities assigned directly by the Board of Directors. The Committee is also charged with the duty of determining and recommending to the Board of Directors the remuneration for members of the Board of Directors, and members of the top management from Senior Executive Vice President upwards. The Committee held five meetings in 2005.

In nominating members of the Board of Directors, members of various sub-committees, and members of the top management from Senior Executive Vice President upwards, the Committee takes into consideration the individuals' specific qualifications, knowledge, abilities, skills, experience, range of expertise, and leadership, as well as their vision and attitude toward the organization, with the view that such qualities would be able to contribute to the Bank's operations. Furthermore, in nominating members of the Board of Directors, the Committee also takes into consideration the appropriate size, number and composition of the Board so as to promote good corporate governance and efficient management, while at the same time being in line with the current regulatory requirements and business environment.

The Committee determines the remuneration for the members of the Board of Directors and the said members of the top management to be commensurate with the duties and responsibilities assigned to, performance of, and related risks assumed by the individuals, while taking into consideration the Bank's performance and business environment, as well as other factors that may affect the Bank's business or overall economic situation.

As of December 31, 2005, the Board of Directors comprised four independent directors, seven non-executive directors, and six executive directors. The Chairman of the Board of Directors has the main responsibility for policy matters, and the Chairman of the Executive Board is responsible for overall management. The remuneration for the directors and top management is indicated in the section of this Annual Report entitled 'The Remuneration and Benefits for the Board of Directors and Top Executives in 2005'. The Committee is of the opinion that such remuneration is appropriate. The said remuneration has already been considered and approved by the Board of Directors.



(Kovit Poshyananda)

Chairman of the Nomination and Remuneration Committee
February 22, 2006



Financial Statements

Bangkok Bank Public Company Limited and Subsidiaries

Report of the Independent Certified Public Accountants

TO THE SHAREHOLDERS AND BOARD OF DIRECTORS BANGKOK BANK PUBLIC COMPANY LIMITED

We have audited the accompanying consolidated balance sheets of Bangkok Bank Public Company Limited and its subsidiaries and the balance sheets of Bangkok Bank Public Company Limited as at December 31, 2005 and 2004, and the related consolidated and the Bank's statements of income, changes in shareholders' equity and cash flows for the years then ended. These financial statements are the responsibility of the Bank's management as to their correctness and completeness of the presentation. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the aforementioned consolidated and the Bank's financial statements present fairly, in all material respects, the financial position of Bangkok Bank Public Company Limited and its subsidiaries and of Bangkok Bank Public Company Limited as at December 31, 2005 and 2004 and the results of operations and the cash flows for the years then ended in conformity with generally accepted accounting principles.

BANGKOK
February 23, 2006



Niti Jungnitnirundr
Certified Public Accountant (Thailand)
Registration No. 3809
DELOITTE TOUCHE TOHMATSU JAIYOS

Balance Sheets

Bangkok Bank Public Company Limited and Subsidiaries

As at December 31,
2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	As at December 31, 2005	As at December 31, 2004	As at December 31, 2005	As at December 31, 2004
ASSETS				
CASH	34,221,505,898	30,553,309,059	34,152,169,579	30,455,876,023
INTERBANK AND MONEY MARKET ITEMS (Note 4.2)				
Domestic items				
Interest bearing	7,149,514,932	9,671,687,831	6,484,865,872	9,234,024,797
Non-interest bearing	10,880,955,340	7,650,261,187	10,779,320,510	7,576,132,603
Foreign items				
Interest bearing	103,969,917,858	105,659,919,561	101,699,806,777	104,206,271,297
Non-interest bearing	7,905,536,193	8,615,646,423	7,689,276,136	8,391,524,607
Total interbank and money market items, net	129,905,924,323	131,597,515,002	126,653,269,295	129,407,953,304
SECURITIES PURCHASED UNDER RESALE AGREEMENTS (Note 4.3)	5,100,000,000	32,340,000,000	5,100,000,000	32,030,000,000
INVESTMENTS (Notes 3.4 and 4.4)				
Current investments, net	141,820,397,387	135,299,551,273	140,891,703,950	134,685,500,555
Long-term investments, net	163,979,476,136	163,766,142,517	162,451,225,918	162,142,701,414
Investments in subsidiaries and associated companies, net	232,900,798	2,148,254,718	6,760,111,160	8,923,574,517
Total investments, net	306,032,774,321	301,213,948,508	310,103,041,028	305,751,776,486
LOANS AND ACCRUED INTEREST RECEIVABLE				
Loans (Notes 3.5 and 4.5)	910,476,342,172	934,433,995,953	912,003,361,851	932,940,377,735
Accrued interest receivable	2,079,935,417	1,221,789,929	2,087,658,073	1,202,111,540
Total loans and accrued interest receivable	912,556,277,589	935,655,785,882	914,091,019,924	934,142,489,275
Less Allowance for doubtful accounts (Notes 3.6 and 4.6)	(71,432,997,998)	(92,063,630,755)	(71,137,335,631)	(91,686,041,459)
Less Revaluation allowance for debt restructuring (Note 4.7)	(8,445,313,966)	(17,679,900,939)	(8,445,313,966)	(17,679,900,939)
Total loans and accrued interest receivable, net	832,677,965,625	825,912,254,188	834,508,370,327	824,776,546,877
PROPERTIES FORECLOSED, NET (Notes 3.8 and 4.8)	46,804,019,920	39,267,439,468	39,634,863,125	32,077,907,961
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	621,361,556	880,659,148	621,361,556	880,659,148
PREMISES AND EQUIPMENT, NET (Notes 3.9 and 4.9)	33,083,119,871	29,516,333,979	32,893,950,645	29,339,151,357
LEASEHOLDS, NET (Note 3.11)	2,150,604,764	2,228,232,127	2,143,398,868	2,219,892,746
OTHER ASSETS, NET	8,244,267,729	13,837,769,737	7,210,715,216	12,995,239,980
TOTAL ASSETS	1,398,841,544,007	1,407,347,461,216	1,393,021,139,639	1,399,935,003,882

Notes to the financial statements form an integral part of these financial statements

Balance Sheets (Continued)

Bangkok Bank Public Company Limited and Subsidiaries

As at December 31,
2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	As at December 31, 2005	As at December 31, 2004	As at December 31, 2005	As at December 31, 2004
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS (Note 4.10)				
Deposits in Baht	1,070,115,171,523	1,107,288,398,701	1,070,328,388,651	1,104,336,705,931
Deposits in foreign currencies	93,385,994,071	88,078,065,768	86,201,851,306	81,774,747,277
Total deposits	1,163,501,165,594	1,195,366,464,469	1,156,530,239,957	1,186,111,453,208
INTERBANK AND MONEY MARKET ITEMS (Note 4.11)				
Domestic items				
Interest bearing	10,737,846,521	10,473,437,042	10,737,846,521	10,406,937,042
Non-interest bearing	4,050,738,345	2,920,731,361	4,071,504,905	3,049,657,218
Foreign items				
Interest bearing	27,333,321,536	17,521,750,489	27,111,465,947	17,454,332,230
Non-interest bearing	2,204,873,484	2,176,101,947	2,251,768,656	2,258,889,046
Total interbank and money market items, net	44,326,779,886	33,092,020,839	44,172,586,029	33,169,815,536
LIABILITIES PAYABLE ON DEMAND	4,822,937,475	4,330,972,608	4,773,249,876	4,036,962,120
BORROWINGS (Note 4.12)				
Short-term borrowings	-	1,088,810,065	-	1,088,810,065
Long-term borrowings	21,788,100,112	24,176,128,656	21,788,100,112	24,176,128,656
Total borrowings	21,788,100,112	25,264,938,721	21,788,100,112	25,264,938,721
SUBORDINATED DEBENTURES CUM PREFERRED SHARES (Note 4.18)	-	13,164,183,450	-	13,164,183,450
BANK'S LIABILITIES UNDER ACCEPTANCES	621,361,556	880,659,148	621,361,556	880,659,148
INTER ACCOUNT BALANCE, NET	4,136,917,126	5,294,391,733	4,149,719,367	5,252,611,204
SUNDRY CREDITORS	3,911,118,993	4,133,894,734	6,462,913,465	3,498,641,620
OTHER LIABILITIES	15,924,958,476	10,569,035,636	15,291,007,916	13,589,835,029
TOTAL LIABILITIES	1,259,033,339,218	1,292,096,561,338	1,253,789,178,278	1,284,969,100,036

Balance Sheets (Continued)

Bangkok Bank Public Company Limited and Subsidiaries

As at December 31,
2005 and 2004

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	As at December 31, 2005	As at December 31, 2004	As at December 31, 2005	As at December 31, 2004
Baht				
LIABILITIES AND SHAREHOLDERS' EQUITY (CONTINUED)				
SHAREHOLDERS' EQUITY				
SHARE CAPITAL (Note 4.19)				
Registered share capital				
3,998,213,345 ordinary shares of Baht 10 each	39,982,133,450	-	39,982,133,450	-
3,998,000,000 ordinary shares of Baht 10 each	-	39,980,000,000	-	39,980,000,000
1,786,655 preferred shares of Baht 10 each	17,866,550	-	17,866,550	-
2,000,000 preferred shares of Baht 10 each	-	20,000,000	-	20,000,000
Issued and paid-up share capital				
1,908,842,894 ordinary shares of Baht 10 each	19,088,428,940	-	19,088,428,940	-
1,908,711,239 ordinary shares of Baht 10 each	-	19,087,112,390	-	19,087,112,390
131,655 preferred shares of Baht 10 each (Notes 4.18 and 4.19)	-	1,316,550	-	1,316,550
PREMIUM ON ORDINARY SHARE CAPITAL (Note 4.23)	56,346,232,013	56,346,232,013	56,346,232,013	56,346,232,013
UNREALIZED INCREMENT PER LAND APPRAISAL (Note 3.9)	10,192,264,052	10,200,890,371	10,192,264,052	10,200,890,371
UNREALIZED INCREMENT PER PREMISES APPRAISAL (Note 3.9)	8,266,505,157	4,315,536,246	8,266,505,157	4,315,536,246
FOREIGN EXCHANGE ADJUSTMENT	1,207,805,754	592,347,081	1,207,805,754	592,347,081
UNREALIZED GAINS ON INVESTMENT (Note 3.4)	11,253,104,610	9,166,239,834	11,253,104,610	9,166,239,834
UNREALIZED LOSSES ON INVESTMENT (Note 3.4)	(1,836,056,876)	(1,581,998,988)	(1,836,056,876)	(1,581,998,988)
UNREALIZED GAINS RESULTING FROM THE SALE OF SHARES OF A SUBSIDIARY TO THE PUBLIC IN EXCESS OF BOOK VALUE	45,399,683	-	45,399,683	-

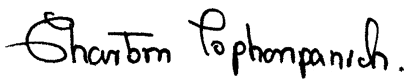
Balance Sheets (Continued)

Bangkok Bank Public Company Limited and Subsidiaries


As at December 31,
2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	As at December 31, 2005	As at December 31, 2004	As at December 31, 2005	As at December 31, 2004
LIABILITIES AND SHAREHOLDERS' EQUITY (CONTINUED)				
RETAINED EARNINGS (Note 4.23)				
Appropriated				
Legal reserves (Note 4.22 and 4.24)	10,000,000,000	2,000,000,000	10,000,000,000	2,000,000,000
Other reserves (Note 4.22 and 4.24)	15,000,000,000	5,000,000,000	15,000,000,000	5,000,000,000
Unappropriated	9,668,278,028	9,838,228,349	9,668,278,028	9,838,228,349
TOTAL	139,231,961,361	114,965,903,846	139,231,961,361	114,965,903,846
MINORITY INTEREST	576,243,428	284,996,032	-	-
TOTAL SHAREHOLDERS' EQUITY, NET	139,808,204,789	115,250,899,878	139,231,961,361	114,965,903,846
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,398,841,544,007	1,407,347,461,216	1,393,021,139,639	1,399,935,003,882
OFF-BALANCE SHEET ITEMS - CONTINGENCIES (Note 4.25)				
AVALS TO BILLS AND GUARANTEES OF LOANS	11,557,489,486	12,983,584,773	11,487,510,957	12,978,788,166
LIABILITY UNDER UNMATURED IMPORT BILLS	10,268,535,090	11,468,042,930	10,068,444,800	11,324,071,472
LETTERS OF CREDIT	29,809,990,180	29,795,351,236	29,343,701,996	29,432,034,958
OTHER CONTINGENCIES	628,911,578,816	587,929,949,023	626,704,359,132	586,215,776,975



(Mr. Chertsiri Sophonpanich)
President



(Mr. Teera Aphaiwongse)
Senior Executive Vice President

Notes to the financial statements form an integral part of these financial statements

Statements of Income

Bangkok Bank Public Company Limited and Subsidiaries

For the years ended
December 31, 2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
INTEREST AND DIVIDEND INCOME				
Interest on loans	41,660,327,488	35,682,829,709	41,461,786,278	35,255,909,670
Interest on interbank and money market items	4,231,114,840	2,789,018,478	4,164,544,769	2,844,165,524
Hire purchase and financial lease income	201,694	837,674	-	-
Investments	10,679,486,177	10,269,573,207	10,403,809,284	10,145,541,793
Total interest and dividend income	56,571,130,199	48,742,259,068	56,030,140,331	48,245,616,987
INTEREST EXPENSES				
Interest on deposits	11,518,543,676	10,151,162,926	11,337,473,219	9,952,708,730
Interest on interbank and money market items	856,498,300	460,310,483	841,246,353	444,593,919
Interest on short-term borrowings	57,156,400	768,637,816	57,156,400	768,637,816
Interest on long-term borrowings	3,583,992,819	4,369,217,780	3,583,992,819	4,369,217,780
Total interest expenses	16,016,191,195	15,749,329,005	15,819,868,791	15,535,158,245
NET INTEREST AND DIVIDEND INCOME	40,554,939,004	32,992,930,063	40,210,271,540	32,710,458,742
BAD DEBT AND DOUBTFUL ACCOUNTS (REVERSAL) (Note 4.6)	9,907,671,861	(5,900,962,472)	9,862,818,977	(5,902,930,956)
LOSS ON DEBT RESTRUCTURING (REVERSAL)	(5,554,315,423)	10,073,668,344	(5,554,315,423)	10,073,668,344
NET INTEREST AND DIVIDEND INCOME AFTER BAD DEBT AND DOUBTFUL ACCOUNTS AND LOSS ON DEBT RESTRUCTURING	36,201,582,566	28,820,224,191	35,901,767,986	28,539,721,354
NON-INTEREST INCOME				
Gain (loss) on investments, net	(827,143,774)	1,369,083,700	(828,014,368)	1,334,762,360
Equity in undistributed net income (loss) of subsidiaries and associated companies	265,303,803	335,602,314	433,545,153	(91,767,998)
Fees and service income				
Acceptances, aval and guarantees	180,292,983	163,763,756	180,268,251	163,711,592
Others	14,325,696,401	13,153,047,367	13,444,827,089	12,043,413,766
Gain on exchange, net	2,998,069,825	2,616,129,585	2,963,137,701	2,586,025,900
Gain on disposal of assets	482,975,659	931,826,173	475,959,638	927,328,078
Other income	1,048,910,635	977,268,341	1,024,050,758	877,123,947
Total non-interest income	18,474,105,532	19,546,721,236	17,693,774,222	17,840,597,645
NET INTEREST AND DIVIDEND INCOME AFTER BAD DEBT AND DOUBTFUL ACCOUNTS AND LOSS ON DEBT RESTRUCTURING AND NON-INTEREST INCOME	54,675,688,098	48,366,945,427	53,595,542,208	46,380,318,999

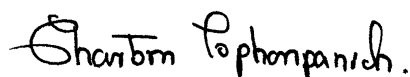
Statements of Income (Continued)

Bangkok Bank Public Company Limited and Subsidiaries

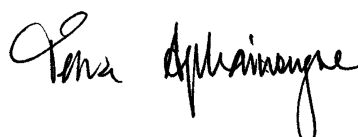
For the years ended
December 31, 2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
NON-INTEREST EXPENSES				
Personnel expenses	10,339,883,972	9,465,495,237	9,828,849,697	8,867,278,094
Premises and equipment expenses	5,588,284,865	4,903,293,854	5,437,686,302	4,711,714,181
Taxes and duties	2,549,798,584	2,134,729,254	2,476,706,261	2,035,050,053
Fees and service expenses	2,701,832,218	3,322,109,670	2,646,377,701	3,186,161,446
Directors' remuneration	67,312,178	41,182,333	59,146,667	35,550,000
Contributions to the Financial Institutions				
Development Fund	4,464,841,083	4,284,971,376	4,460,390,587	4,275,172,409
Other expenses	6,313,458,071	6,398,367,494	6,172,359,213	5,649,218,149
Total non-interest expenses	32,025,410,971	30,550,149,218	31,081,516,428	28,760,144,332
INCOME BEFORE INCOME TAX	22,650,277,127	17,816,796,209	22,514,025,780	17,620,174,667
INCOME TAX EXPENSES (Note 4.30)	2,283,695,428	141,272,148	2,207,980,032	-
INCOME BEFORE MINORITY INTEREST IN SUBSIDIARIES	20,366,581,699	17,675,524,061	20,306,045,748	17,620,174,667
MINORITY INTEREST IN NET INCOME OF SUBSIDIARIES	60,535,951	55,349,394	-	-
NET INCOME	20,306,045,748	17,620,174,667	20,306,045,748	17,620,174,667
BASIC EARNINGS PER SHARE (Note 3.19)	BAHT			
	10.64	9.23	10.64	9.23
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES				
(Note 4.19)	SHARES			
	1,908,742,259	1,908,601,652	1,908,742,259	1,908,601,652



(Mr. Chartsiri Sophonpanich)
President



(Mr. Teera Aphaiwongse)
Senior Executive Vice President

Notes to the financial statements form an integral part of these financial statements

Statements of Changes in Shareholders' Equity

Bangkok Bank Public Company Limited and Subsidiaries

For the years ended
December 31, 2005 and 2004

Baht

CONSOLIDATED FINANCIAL STATEMENTS

	Issued and Paid-up Share Capital Ordinary Shares	Issued and Paid-up Share Capital Preferred Shares	Premium on Ordinary Share Capital	Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Foreign Exchange Adjustment	Unrealized Gains on Investment	Unrealized Losses on Investment	Unrealized Gains Resulting from The Sale of Shares of a Subsidiary to the Public in Excess of Book Value	Retained Appropriated Earnings (Deficit) Unappropriated	Minority Interest	Total
Beginning balance as at January 1, 2004	19,084,978,940	3,450,000	82,121,708,352	10,200,890,371	4,987,005,139	676,461,467	12,825,912,550	(1,896,391,232)	-	74,811,775,948	261,494,528	102,490,023,766
Preferred shares converted into ordinary shares (Note 4.18)	2,133,450	(2,133,450)	-	-	4,987,005,139	-	-	-	-	(100,587,252,287)	-	(671,468,893)
Unrealized increment per premises appraisal	-	-	-	-	(671,468,893)	-	-	-	-	-	-	(3,345,280,472)
Unrealized gains (losses) on investment	-	-	-	-	-	-	(3,659,672,716)	314,392,244	-	-	-	(84,104,376)
Foreign exchange adjustment	-	-	-	-	-	(84,104,376)	-	-	-	-	-	(84,104,376)
Net gain (loss) not recognised in the statement of income	2,133,450	(2,133,450)	-	-	(671,468,893)	(84,104,376)	(3,659,672,716)	314,392,244	-	-	-	(4,100,853,741)
Decrease retained earnings (deficit) (Note 4.23)	-	-	(25,775,476,339)	-	-	-	-	-	(74,811,775,948)	100,587,252,287	-	17,620,174,667
Net income	-	-	-	-	-	-	-	-	-	17,620,174,667	-	671,468,893
Depreciation of building appraisal (Note 4.1.2.5)	-	-	-	-	-	-	-	-	-	671,468,893	-	671,468,893
The interim dividends payment (Note 4.24)	-	-	-	-	-	-	-	-	-	(1,453,415,211)	-	(1,453,415,211)
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	2,000,000,000	-	2,000,000,000
Other reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	5,000,000,000	-	5,000,000,000
Minority interest	-	-	-	-	-	-	-	-	-	-	23,501,504	23,501,504
Ending balance as at December 31, 2004	19,087,112,390	1,316,550	56,346,232,013	10,200,890,371	4,315,536,246	592,347,081	9,166,239,834	(1,581,999,988)	-	7,000,000,000	284,995,032	115,250,899,878
Beginning balance as at January 1, 2005	19,087,112,390	1,316,550	56,346,232,013	10,200,890,371	4,315,536,246	592,347,081	9,166,239,834	(1,581,999,988)	-	7,000,000,000	284,995,032	115,250,899,878
Preferred shares converted into ordinary shares (Note 4.18)	1,316,550	(1,316,550)	-	-	-	-	-	-	-	-	-	-
Unrealized increment per premises appraisal	-	-	-	(8,626,319)	3,950,968,911	-	-	-	-	-	-	3,942,342,592
Unrealized gains (losses) on investment	-	-	-	-	-	-	2,086,864,776	(254,057,888)	-	-	-	1,832,806,888
Unrealized gains resulting from the sale of shares of a subsidiary to the public in excess of book value	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange adjustment	-	-	-	-	-	615,468,673	-	-	45,399,683	-	-	45,399,683
Net gain (loss) not recognised in the statement of income	1,316,550	(1,316,550)	-	(8,626,319)	3,950,968,911	615,468,673	2,086,864,776	(254,057,888)	45,399,683	-	-	615,468,673
Net income	-	-	-	-	-	-	-	-	-	-	-	6,436,007,836
Adjust Deferred Tax	-	-	-	-	-	-	-	-	-	20,306,045,748	-	20,306,045,748
Appropriation for the previous year	-	-	-	-	-	-	-	-	-	(55,312,403)	-	(55,312,403)
Dividends (Note 4.24)	-	-	-	-	-	-	-	-	-	-	-	-
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	(1,908,711,239)	-	(1,908,711,239)
Other reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	4,000,000,000	-	4,000,000,000
Appropriation for the current year	-	-	-	-	-	-	-	-	-	3,500,000,000	-	3,500,000,000
Interim dividends (Note 4.24)	-	-	-	-	-	-	-	-	-	(1,431,533,429)	-	(1,431,533,429)
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	4,000,000,000	-	4,000,000,000
Other reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	6,500,000,000	-	6,500,000,000
Depreciation of building appraisal (Note 4.1.2.5)	-	-	-	-	-	-	-	-	-	911,363,664	-	911,363,664
Realized increment of assets appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	8,197,338	-	8,197,338
Minority interest	-	-	-	-	-	-	-	-	-	-	291,247,396	291,247,396
Ending balance as at December 31, 2005	19,088,428,940	-	56,346,232,013	10,192,264,052	8,266,505,157	1,207,805,754	11,253,104,610	(1,836,056,876)	45,399,683	25,000,000,000	576,245,428	139,808,204,789

Notes to the financial statements form an integral part of these financial statements

Statements of Changes in Shareholders' Equity (Continued)

For the years ended
December 31, 2005 and 2004

Bangkok Bank Public Company Limited and Subsidiaries

Baht

THE BANK'S FINANCIAL STATEMENTS

	Issued and Paid-up Share Capital Ordinary Shares	Issued and Paid-up Share Capital Preferred Shares	Premium on Ordinary Share Capital	Unrealized Increment per Land Appraisal	Unrealized Increment per Premises Appraisal	Foreign Exchange Adjustment	Unrealized Gains on Investment	Unrealized Losses on Investment	Unrealized Gains Resulting from The Sale of Shares of a Subsidiary to the Public in Excess of Book Value	Retained Earnings (Deficit) Appropriated	Unappropriated	Total
Beginning balance as at January 1, 2004	19,084,978,940	3,450,000	82,121,708,352	10,200,890,371	4,987,005,139	676,451,457	12,825,912,550	(1,896,391,232)	-	74,811,775,948	(100,587,252,287)	102,228,529,238
Preferred shares converted into ordinary shares (Note 4.1b)	2,133,450	(2,133,450)	-	-	-	-	-	-	-	-	-	-
Unrealized increment per premises appraisal	-	-	-	-	(671,468,893)	-	-	-	-	-	-	(671,468,893)
Unrealized gains (losses) on investment	-	-	-	-	-	-	(3,659,672,716)	314,392,244	-	-	-	(3,345,280,472)
Foreign exchange adjustment	-	-	-	-	-	(84,104,376)	-	-	-	-	-	(84,104,376)
Net gain (loss) not recognised in the statement of income	-	-	-	-	(671,468,893)	(84,104,376)	(3,659,672,716)	314,392,244	-	-	-	(4,100,853,741)
Decrease retained earnings (deficit) (Note 4.23)	-	-	(25,775,476,339)	-	-	-	-	-	(74,811,775,948)	100,587,252,287	-	-
Net income	-	-	-	-	-	-	-	-	-	17,620,174,667	-	17,620,174,667
Depreciation of building appraisal (Note 4.1.2.5)	-	-	-	-	-	-	-	-	-	-	-	-
The interim dividends payment (Note 4.24)	-	-	-	-	-	-	-	-	-	671,468,893	-	671,468,893
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	(1,463,415,211)	-	(1,463,415,211)
Other reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	2,000,000,000	-	2,000,000,000
Other reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	5,000,000,000	-	5,000,000,000
Ending balance as at December 31, 2004	19,087,112,390	1,316,550	56,346,232,013	10,200,890,371	4,315,536,246	892,347,081	9,166,239,834	(1,581,998,988)	-	7,000,000,000	9,838,228,349	114,965,903,846
Beginning balance as at January 1, 2005	19,087,112,390	1,316,550	56,346,232,013	10,200,890,371	4,315,536,246	892,347,081	9,166,239,834	(1,581,998,988)	-	7,000,000,000	9,838,228,349	114,965,903,846
Preferred shares converted into ordinary shares (Note 4.1b)	1,316,550	(1,316,550)	-	-	-	-	-	-	-	-	-	-
Unrealized increment per premises appraisal	-	-	-	-	-	-	-	-	-	-	-	-
Unrealized gains (losses) on investment	-	-	-	(8,626,319)	3,950,968,911	-	2,086,864,776	(254,057,888)	-	-	-	3,942,342,592
Unrealized gains resulting from the sale of shares of a subsidiary to the public in excess of book value	-	-	-	-	-	-	-	-	45,399,683	-	-	45,399,683
Foreign exchange adjustment	-	-	-	-	-	615,458,673	-	-	-	-	-	615,458,673
Net gain (loss) not recognised in the statement of income	-	-	-	(8,626,319)	3,950,968,911	615,458,673	2,086,864,776	(254,057,888)	45,399,683	-	-	6,436,007,836
Net income	-	-	-	-	-	-	-	-	-	-	20,306,045,748	20,306,045,748
Adjust Deferred Tax	-	-	-	-	-	-	-	-	-	-	(65,312,403)	(65,312,403)
Appropriation for the previous year	-	-	-	-	-	-	-	-	-	-	-	-
Dividends (Note 4.24)	-	-	-	-	-	-	-	-	-	-	(1,908,711,239)	(1,908,711,239)
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	4,000,000,000	-	4,000,000,000
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	3,500,000,000	-	3,500,000,000
Appropriation for the current year	-	-	-	-	-	-	-	-	-	-	-	-
Interim dividends (Note 4.24)	-	-	-	-	-	-	-	-	-	-	(1,431,533,429)	(1,431,533,429)
Legal reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	4,000,000,000	-	4,000,000,000
Other reserve (Notes 4.22 and 4.24)	-	-	-	-	-	-	-	-	-	6,500,000,000	-	6,500,000,000
Depreciation of building appraisal (Note 4.1.2.5)	-	-	-	-	-	-	-	-	-	-	-	-
Realized increment of assets appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	911,363,664	-	911,363,664
Realized increment of assets appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	8,197,338	-	8,197,338
Ending balance as at December 31, 2005	19,088,428,940	-	56,346,232,013	10,192,264,052	8,266,505,157	1,207,805,754	11,253,104,610	(1,836,056,876)	45,399,683	25,000,000,000	9,668,278,028	139,231,961,361

Notes to the financial statements form an integral part of these financial statements

Statements of Cash Flows

Bangkok Bank Public Company Limited and Subsidiaries

For the years ended
December 31, 2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
CASH FLOWS FROM OPERATING ACTIVITIES				
Net income	20,306,045,748	17,620,174,667	20,306,045,748	17,620,174,667
Items to reconcile net income to cash received (paid)				
from operating activities				
Depreciation and amortization expenses	1,855,355,189	5,260,507,537	1,770,132,611	5,163,882,881
Bad debt and doubtful accounts (reversal)	9,907,671,861	(5,900,962,472)	9,862,818,977	(5,902,930,956)
Loss on debt restructuring (reversal)	(5,554,315,423)	10,073,668,344	(5,554,315,423)	10,073,668,344
Loss (gain) on foreign exchange	(116,600,672)	(1,698,658,260)	(116,201,529)	(1,699,673,342)
Loss (gain) on disposal of assets	90,880,923	(288,208,245)	95,016,143	(283,102,742)
Unrealized loss (gain) on revaluation				
of trading securities	892,097	(51,460,605)	(190,847)	(51,460,605)
Unrealized loss on transfer - trading securities	46,399,479	-	46,399,479	-
Gain on disposal of securities for investment	(1,312,532,321)	(3,640,920,161)	(1,312,298,554)	(3,605,077,449)
Loss on impairment of investments	2,107,003,230	2,303,229,577	2,107,003,230	2,303,229,577
Loss on revaluation of land and premises	25,402,147	-	25,402,147	-
Equity in undistributed net loss (gain) of				
subsidiaries and associated companies	(265,303,803)	(335,602,314)	(433,545,152)	91,767,998
Dividend income from subsidiaries and associated				
companies	5,752,080	5,752,080	23,157,043	117,204,134
Damage claim expenses	54,616,625	80,107,334	54,616,625	80,107,334
Provision for contingencies expenses	720,000,000	-	720,000,000	-
Loss on impairment of properties foreclosed	1,131,041,078	1,805,517,519	1,072,716,185	1,169,453,950
Gain on reversal of impairment				
of properties foreclosed	(11,896,546)	(6,359,983)	-	-
Loss on impairment of other assets	165,789,493	42,769,506	162,128,669	39,834,543
Accrued interest receivable and dividend				
(increase) decrease	(479,835,197)	1,849,905,269	(598,388,706)	1,766,965,654
Accrued receivable - other decrease	81,523,055	36,744,904	205,504,920	7,399,415
Accrued interest payable increase (decrease)	276,543,182	(810,003,160)	281,143,861	(847,860,107)
Accrued other expenses increase	2,731,119,621	330,521,130	2,683,765,513	282,898,669
Minority interest in net income of subsidiaries	60,535,951	55,349,394	-	-
Income from operations before changes in				
operating assets and liabilities	31,826,087,797	26,732,072,061	31,400,910,940	26,326,481,965

Statements of Cash Flows (Continued)

Bangkok Bank Public Company Limited and Subsidiaries

For the years ended
December 31, 2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
CASH FLOWS FROM OPERATING ACTIVITIES (CONTINUED)				
Operating assets (increase) decrease				
Interbank and money market items	1,464,387,005	(25,518,758,802)	2,592,565,537	(16,304,183,737)
Securities purchased under resale agreements	26,950,000,000	44,834,000,000	26,930,000,000	45,064,000,000
Current investments-trading securities	(3,091,476,527)	2,015,159,931	(3,023,347,987)	2,015,130,181
Loans	(30,832,813,440)	(120,253,558,869)	(29,566,693,368)	(121,603,825,206)
Properties foreclosed	2,695,715,057	2,742,528,473	2,854,166,086	2,867,888,657
Other assets	5,046,132,353	(2,995,855,581)	5,238,643,735	(4,373,498,762)
Operating liabilities increase (decrease)				
Interbank and money market items	11,283,259,047	1,491,434,952	11,002,770,493	(4,996,467,511)
Negotiable certificates of deposit	(2,822,224,370)	(13,002,900)	485,216,000	(36,000,000)
Deposits	(25,344,349,556)	72,085,354,922	(30,066,429,251)	71,237,555,203
Liabilities payable on demand	491,964,867	(2,624,228,770)	736,287,756	(2,706,319,493)
Other liabilities	2,160,960,077	927,188,320	1,636,486,693	5,564,741,243
Net cash provided by (used in) operating activities	19,827,642,310	(577,666,263)	20,220,576,634	3,055,502,540
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of available for sale securities	(111,562,478,785)	(153,286,724,995)	(111,126,101,280)	(153,430,426,141)
Proceeds from disposal of available for sale securities	107,877,004,867	212,287,084,898	107,641,439,763	209,020,998,426
Purchase of held to maturity debt securities	(55,551,626,447)	(56,488,061,064)	(54,241,864,148)	(55,268,905,211)
Proceeds from redemption of held to maturity debt securities	66,989,654,834	42,155,702,466	65,390,265,720	40,989,152,253
Purchase of general investments	(7,405,361,349)	(1,007,460,471)	(7,405,361,349)	(1,007,460,471)
Proceeds from disposal of general investments	4,796,804,202	2,709,301,415	4,795,397,952	2,707,615,010
Purchase of investments in subsidiaries and associated companies	-	-	-	(321,896,476)
Proceeds from disposal of investments in subsidiaries and associated companies	2,075,992,495	9,965,646	2,076,148,320	1,676,546
Purchase of premises, equipment and leasehold	(1,698,899,174)	(1,741,192,084)	(1,651,126,852)	(1,676,147,760)
Proceeds from disposal of premises, equipment and leasehold	18,794,411	303,579,473	8,087,995	295,753,184
Net cash provided by investing activities	5,539,885,054	44,942,195,284	5,486,886,121	41,310,359,360

Statements of Cash Flows (Continued)

Bangkok Bank Public Company Limited and Subsidiaries

For the years ended
December 31, 2005 and 2004

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
CASH FLOWS FROM FINANCING ACTIVITIES				
Cash received from issued common stock and premium of common stock from minority interest	321,338,790	28,520,000	-	-
Cash paid for subordinated bonds extinguishment	(1,088,810,065)	(2,530,000,000)	(1,088,810,065)	(2,530,000,000)
Cash paid for redemption prior to the maturity of subordinated bonds	-	(7,111,500,000)	-	(7,111,500,000)
Cash paid for subordinated convertible bonds extinguishment	(4,388,500,000)	(9,767,989,760)	(4,388,500,000)	(9,767,989,760)
Cash paid for subordinated debentures cum preferred shares	(13,164,183,450)	-	(13,164,183,450)	-
Cash paid for redemption prior to the maturity of subordinated debentures cum preferred shares	-	(21,332,366,550)	-	(21,332,366,550)
Dividend paid	(3,340,244,668)	(1,453,415,212)	(3,340,244,668)	(1,453,415,212)
Dividend paid for minority interest	(14,894,949)	(67,347,946)	-	-
Net cash used in financing activities	(21,675,294,342)	(42,234,099,468)	(21,981,738,183)	(42,195,271,522)
Effect on cash due to changes in the exchange rates	(24,036,183)	43,556,553	(29,431,016)	45,336,252
Net increase in cash	3,668,196,839	2,173,986,106	3,696,293,556	2,215,926,630
Cash as at January 1,	30,553,309,059	28,379,322,953	30,455,876,023	28,239,949,393
Cash as at December 31,	34,221,505,898	30,553,309,059	34,152,169,579	30,455,876,023

Notes to the financial statements form an integral part of these financial statements

Notes to Financial Statements

For the years ended December 31,
2005 and 2004

Bangkok Bank Public Company Limited and Subsidiaries

1. REGULATORY REQUIREMENTS

1.1 Allowance for doubtful accounts

The Bank of Thailand (BOT) requires banks to categorize their loan portfolios and set up the allowance for doubtful accounts on an account-by-account basis, or alternatively, on a customer basis, which is more stringent. In this respect, the Bank has adopted the more stringent requirement to classify loans on a customer basis. The Bank classifies all loans belonging to one customer at the lowest quality category of such customer as well as setting up the allowance for doubtful accounts according to six loan portfolio categories at the required rate. The BOT's guidelines require banks to establish new interest accrual and reversal policies and maximum collateral valuation limits for the purpose of calculating the allowance for doubtful accounts. In addition, the guidelines require banks to perform the qualitative reviews of their loans and commitments, including off-balance sheet exposures, on a periodic basis and to implement appropriate risk management systems and controls. In addition, in 2002, the BOT had announced the new guidelines on qualitative loan review regarding the amendment of the notification of qualitative review of loans, commitments and its related reports dated September 20, 2002 and issued an additional amendment of the qualitative loan review guidelines per the notification dated March 31, 2003. The notification requires the Bank to perform reviews of all loans which have outstanding balance as at the end of the calendar year (except loans that have been brought to and finalized by the court and new loans that are approved within the end of the calendar year). The notification also provides an alternative loan review for loans that have outstanding balance less than Baht 20 million as at the end of the calendar year by using statistical methods. As at December 31, 2005, the Bank has already performed loans reviews in accordance with the above notifications.

Furthermore, the BOT has also issued several additional guidelines to clarify these guidelines, such as those for the basis for debt restructuring and collateral appraisal of financial institutions, worthless or irrecoverable assets or assets with doubtful recoverability value including reports required to be submitted to the BOT.

1.2 Other regulatory requirements

The Bank is subject to various capital and regulatory requirements administered by the BOT. Under these capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must satisfy specific capital guidelines that involve quantitative measurements of the Bank's assets, liabilities and certain off-balance sheet items calculated in accordance with regulatory requirements. The Bank's capital amounts and classification are also subject to qualitative judgement by the BOT about components, risk weightings and other factors. The Bank believes that as at December 31, 2005 and 2004, the Bank met all capital adequacy requirements. However, these capital and regulatory requirements are subject to change by the BOT.

In January 2004, the Ministry of Finance and the Bank of Thailand announced the Financial Sector Master Plan defining the framework for the financial services industry and the types of financial institutions. In July 2004, the Bank submitted a plan in accordance therewith to the Bank of Thailand for approval by the Ministry of Finance to sell the shares of the Bank in Bualuang Finance Company Limited to Asia Credit Public Company Limited according to the plan of Asia Credit Public Company Limited to apply for a full banking license.

In December 2004, Asia Credit Public Company Limited received approval from the Ministry of Finance to establish a commercial bank under the framework of the Financial Sector Master Plan.

In April 2005, the Bank sold all the shares that the Bank held in Bualuang Finance Company Limited to Asia Credit Public Company Limited.

In September 2005, the Bank reduced the shareholding portion in Asia Credit Public Company Limited such that the company is no longer an associated company and the remaining investments have been transferred to available-for-sale securities and general investments portfolio. Furthermore, the Bank will reduce the shareholding in the company according to the timeframe set by the Ministry of Finance.

In December 2005, Asia Credit Public Company Limited was granted a commercial banking license from the Ministry of Finance, and was renamed ACL Bank Public Company Limited.

2. BASIS FOR PREPARATION OF THE CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS

Bangkok Bank Public Company Limited is a public company registered in the Kingdom of Thailand with its head office located at 333 Silom Road, Bangrak, Bangkok. The Bank's main business is commercial banking and the Bank conducts its businesses through a network of branches covering all parts of Thailand and some major parts of the world. As at December 31, 2005 and 2004, the Bank has a total staff of 18,904 and 18,791, respectively.

2.1 The consolidated and the Bank's financial statements are presented in accordance with the regulations of the Stock Exchange of Thailand (SET) dated January 22, 2001, regarding the basis, conditions and procedures for the preparation and submission of financial statements position and results of operations of listed companies B.E. 2544, and with the BOT's notification regarding the balance sheets and statements of income of commercial banks dated May 10, 2001, and its related letter of July 9, 2001.

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) also requires the Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expense during the reporting period. Actual results could differ from those estimates.

The Bank prepares its statutory financial statements in the Thai language in conformity with financial accounting standards in Thailand and as stated above. The accompanying financial statements are prepared in accordance with accounting principles and practices generally accepted in Thailand.

2.2 The consolidated statement of income for the year ended December 31, 2005 and the consolidated financial statements for the year ended December 31, 2004, included the accounts of all branches of the Bank and its seven subsidiaries and eliminated significant business transactions and outstanding balances between the Bank and its subsidiaries. The seven subsidiaries are BBL (Cayman) Limited, Bangkok Bank Berhad, Bualuang Finance Company Limited, Sinnsuptawee Asset Management Company Limited, Bualuang Capital Augmented Preferred Securities (CAPS) Fund, the juristic entity established to raise capital on behalf of the Bank, BBL Asset Management Company Limited and Bualuang Securities Public Company Limited.*

The consolidated balance sheet as at December 31, 2005, included its six subsidiaries which are the above mentioned subsidiaries and excluded Bualuang Finance Company Limited due to the Bank having sold such investment in April 2005.

In addition, the consolidated financial statements for the years ended December 31, 2005 and 2004 also included BBL Nominees (Tempatan) Sdn. Bhd, the 100.00% owned subsidiary of Bangkok Bank Berhad.

The consolidated financial statements for the year ended December 31, 2005 do not include the financial statements of Thai Precision Manufacturing Company Limited in which the Bank holds 59.77% stake through debt restructuring as the Bank intends to hold such investments on a temporary basis and do not include the financial statements of Noble Place Company Limited in which the Bank had sold such investments during the year 2004. The consolidated financial statements for the year ended December 31, 2004 do not include the financial statements of Noble Place Company Limited and Thai Precision Manufacturing Company Limited in which the Bank holds 60.61% and 59.77%, respectively, stake through debt restructuring as the Bank intends to hold such investments on a temporary basis. Noble Place Company Limited reported total assets amounting to Baht 700.8 million and Thai Precision Manufacturing

* Formerly Bualuang Securities Co., Ltd

Company Limited reported total assets amounting to Baht 258.5 million in their respective December 31, 2003 audited financial statements.

All subsidiaries of the Bank were registered in the Kingdom of Thailand except for BBL (Cayman) Limited which was registered in the Cayman Islands British West Indies and Bangkok Bank Berhad which was registered in Malaysia.

2.3 The Bank's financial statements for the year ended December 31, 2005 also include the accounts of all branches of the Bank. Investment in subsidiaries and associated companies is accounted for using the equity method. The Bank's interest in subsidiaries was determined from the audited financial statements of these companies except for the financial statements of Bualuang Finance Company Limited which was unaudited due to the Bank had sold such investments in April 2005. The Bank's interest in associated companies' equity was determined from the unaudited financial statements of these companies. The Bank recognized interest in Bualuang Finance Company Limited indirectly through Asia Credit Public Company Limited and interest in Asia Credit Public Company Limited which was determined from the reviewed financial statements until end of September 2005 due to the Bank having sold investment in Asia Credit Public Company Limited in such month (See Note 1.2).

The Bank's financial statements for the year ended December 31, 2004 also include the accounts of all branches of the Bank. Investment in subsidiaries and associated companies is accounted for using the equity method. The Bank's interest in subsidiaries was determined from the audited financial statements of these companies and the Bank's interest in associated companies' equity was determined from the unaudited financial statements of these companies except for Asia Credit Public Company Limited.

2.4 The Bank has reclassified the interbank and money market items for both assets and liabilities in balance sheet as at December 31, 2004, which are presented for comparison, to be more appropriate from previously presented.

3. SIGNIFICANT ACCOUNTING POLICIES

3.1 Recognition of interest income

The Bank recognizes interest income from loans on an accrual basis, except for interest which was accrued over 3 months, such interest is recognized when received. The Bank reverses all accrued interest income for items which are no longer on an accrual basis.

3.2 Recognition of interest expenses and other expenses

The Bank recognizes interest expenses and other expenses includes contribution to the Financial Institutions Development Fund on an accrual basis.

Costs in issuing share capital are included in non-interest expense.

3.3 Cash

Cash are cash on hand and cash in transit.

3.4 Investments

The Bank's investments portfolios, consisting of debt, equity securities and investments in receivables are classified as trading securities, available-for-sale securities, held-to-maturity securities, general investment and investment in subsidiaries and associated companies which the Bank presents as current investments, long-term investments, and investments in subsidiaries and associated companies.

Current investments are investments which the Bank intends to hold for one year or less. Current investments include trading securities, available-for-sale securities and debt securities maturing within one year.

Long-term investments are investments which the Bank intends to hold for more than one year. Long-term investments include equity securities that are classified as available-for-sale securities, general investment and debt securities maturing more than one year.

Investment in debt securities or marketable equity securities with readily determinable market values that are acquired with the intent to hold for a short period of time in order to take advantage of anticipated changes in market

values are classified as trading securities and carried at fair value. Unrealized gains and losses from changes in fair value are recognized as non-interest income.

Debt securities and investments in receivables for which the Bank has the intent and the ability to hold until maturity are classified as held-to-maturity debt securities and carried at the amortized cost, net of valuation allowances for impairment, if any.

Debt securities, investments in receivables and marketable equity securities with readily determinable market values that are not classified as either held-to-maturity securities, or trading securities or investments in subsidiaries and associated companies are classified as available-for-sale securities and carried at fair value, net of valuation allowances for impairment, if any. The unrealized gains or losses related to available-for-sale securities are reported as a component of shareholders' equity until realized, after which it will be recognized in the statement of income.

Non-marketable equity securities and listed securities acquired through debt restructuring with trading restriction are classified as general investment and carried at cost, net of valuation allowances for impairment, if any.

The Bank presents investment in subsidiaries and associated companies by the equity method, net of valuation allowances for impairment.

The Bank presents its investments transferred to a subsidiary as securities transferred to subsidiary, classified as available-for-sale securities. Cash received from the aforementioned transfer is presented as other liabilities in accordance with the Thai accounting practice guideline regarding the transferring and taking of transfer of financial assets.

The Bank classifies the non-negotiable promissory note, which is avaled by the Financial Institutions Development Fund (FIDF) and the rights against the promissory note entitled to the Bank by the Thai Asset Management Corporation (TAMC) upon entering into the Asset Transfer Agreement in order to transfer impaired assets of the Bank, as held-to-maturity debt securities.

The Bank recognizes interest income on the aforementioned rights on an accrual basis and concurrently provides reserve for loss sharing from TAMC by the same amount.

Realized gains and losses arising from the sale of debt and equity securities are computed based on the weighted average method and are included in non-interest income.

Interest income on debt securities is recognized on an accrual basis. The amortization of premiums and accretion of discounts use methods that produce a level yield. Dividend is recognized as income on an accrual basis. These are included in interest and dividend income.

Valuation allowances for impairment are established by recognizing an unrealized loss upon impairment of investments in the statement of income as per Bank's assessment.

The fair value calculation of debt instruments

- For debt instruments of government, state enterprise bonds and other domestic debt instruments, the Thai Bond Dealing Center debt instruments bid yield is used in the case where debt instruments are listed in the Thai Bond Dealing Center. For such debt instruments that are not listed in the Thai Bond Dealing Center, the average bid yield from three reliable financial institutions will be used.
- For foreign debt instruments, the value quoted by reliable international financial institutions will be used.

The fair value determination of equity securities

For marketable equity securities with readily determinable market values, the fair value is determined by the last bid price on the Stock Exchange of Thailand on the last business day of the period. If the last bid price is not available, the last closing price will be used.

Investment in marketable unit trusts are stated at fair value based on redemption value as at the end of the period.

3.5 Loans

Overdrafts are carried at the drawn amounts including interest. Other loans are carried at the principal amounts. Unearned discounts on bills are eliminated from loans (See Note 4.5).

3.6 Allowance for doubtful accounts

As at December 31, 2005 and 2004, the Bank estimated the minimum required allowance for doubtful accounts pursuant to the BOT's guidelines regarding worthless or irrecoverable assets or assets with doubtful recoverability value dated August 23, 2004 to be Baht 39,671.2 million* and Baht 57,836.9 million,** respectively, in the consolidated financial statements and Baht 39,620.1 million* and Baht 57,701.6 million,** respectively, in the Bank's financial statements (See Note 4.5.5).

As at December 31, 2005 and 2004, the Bank and its subsidiaries recorded allowances for doubtful accounts in excess of the minimum required reserves calculated pursuant to the BOT's guidelines in the amount of Baht 31,741.0 million and Baht 34,207.0 million, respectively, in the consolidated financial statements, and of Baht 31,496.4 million and Baht 33,964.7 million, respectively, in the Bank's financial statements (See Note 4.6).

Debts that are determined to be irrecoverable are written off in the period in which the decision is taken. Bad debts recovered are recorded as an increase in allowance for doubtful accounts.

In the event of a net loss on debt restructuring, the Bank will reduce bad debt and doubtful accounts and allowance for doubtful accounts by either the loss on debt restructuring or allowance for doubtful accounts recorded in the previous period, whichever is the lower.

3.7 Troubled debt restructurings

The Bank's restructuring methodology includes reduction of principal and/or accrued interest receivable, asset transfer, debt-equity conversion, and modification of payment schedule.

For debt repayment through asset transfer or debt-equity conversion according to debt restructuring contract, the Bank uses conservative basis in recognizing the transferred asset or equity at the lower of recorded loan amount or asset fair value, of which the effect is not material from recording the transfer at the fair value following TAS No. 34.

For debt restructuring using modification of payment schedule, the Bank calculates the fair value of loans based on the present value of the expected future cash flows discounted by the market rate. The Bank applies lending interest rate published by the Bank and in force at the time of restructuring as the benchmarking discount rate in calculating the resulting future loss, and recognizes this loss on restructuring as expense as incurred. Subsequently, the Bank recalculates the above mentioned future loss periodically using the lending interest rate published by the Bank and in force as at the balance sheet date as the benchmarking discount rate and recognizes the change of the above mentioned future loss as an increase or decrease in expense in loss on restructuring accounts.

3.8 Properties foreclosed

Properties foreclosed consist of immovable and movable properties which are stated at the lower of cost or market value at the date of acquisition. In the event where the Bank considers that there is a decline in net realizable value, the impairment is recognized in the statement of income as non-interest expense.

Net realizable value is estimated based on the appraised value together with other factors which can affect the realizable value such as related selling expenses and future discounts expenses.

Gains or losses on disposal of such properties are recognized as non-interest income or expense on the date of disposal.

Since July 2, 2004, the Bank has complied with the BOT's circular letter number ThorPorTor. SorNorSor. (31) Wor. 166/2547 regarding the Accounting Treatment for the Sale of Properties Foreclosed dated February 4, 2004.

Since July 1, 2005, the Bank has complied with the BOT's circular letter number ForSorWor. (21) Wor. 27/2548

* Excluding allowance for doubtful account of interbank and money market items amounting to Baht 61.5 million.

** Excluding allowance for doubtful account of interbank and money market items amounting to Baht 57.2 million.

*** Excluding allowance for doubtful account of interbank and money market items amounting to Baht 57.0 million.

regarding Rules and Conditions Relating to Sale of Immovable Properties Previously Used as Premises for the Business of Commercial Banks or as Facilities for its Officers and Employees dated March 29, 2005.

3.9 Premises, equipment and depreciation

In 2000, land and premises were reappraised by independent professional appraisers according to the guidelines established by the BOT. The land and premises increment resulting from the appraisal was recorded in the accounts as unrealized increment per land and premises appraisal and shown as shareholders' equity. Depreciation of the premises appraisal increase was recognized as an expense in the statement of income and the amortization of the unrealized increment per premises appraisal was transferred to the retained earnings by the same amount of such depreciation. The appraisal decrease was charged directly against any related appraisal increase of the same piece of asset. The residual appraisal decrease was recognized as an expense in the statement of income.

In 2002, condominiums were reappraised by independent professional appraisers according to the guidelines established by the BOT.

Land and premises were reappraised by independent professional appraisers according to the guidelines established by the BOT during January to March 2005 and recognized in the Bank's account in June 2005.

Land is stated at new appraised value. Premises are stated at new appraised value net of accumulated depreciation. Equipment is stated at cost net of accumulated depreciation. Depreciation is calculated by the straightline method, based on the estimated useful lives of the assets, as follows :

Premises-reappraised	20 - 30 Years
Premises-newly constructed	20 Years
Equipment	5 Years

Premises and equipment in foreign countries are depreciated at the legal rates applicable in each locality.

3.10 Legal expense paid in advance

Legal expense paid in advance represents legal expense paid for the prosecution of defaulting debtors. The Bank has made full allowance for the item as per the BOT's requirement (See Note 4.6).

For the transactions occurred from January 1, 2005 onwards, all of the legal expense paid for the prosecution of defaulting debtors were recorded as legal expense in the period occurred and cash received from repayment of debtors were recorded as other income.

For the year ended December 31, 2004, the legal expense paid in advance were written off for the amount that was determined to be irrecoverable.

3.11 Leaseholds

Leaseholds are stated at cost less amortization. Amortization change is calculated by the straight-line method, based on the lease period, which range between 2-30 years. Leasehold in foreign countries are amortized at the legal rates applicable in each locality.

3.12 Provisions for contingencies

As at December 31, 2005, the Bank followed the BOT's circular letter number ThorPorThor. ForNorSor. (21) Wor. 2395/2548 regarding the Guidelines for off-balance sheet items reserve dated December 23, 2005, whereby the Bank has estimated reserve for off-balance sheet contingencies pursuant to the said guideline amounting to Baht 29.1 million.

Furthermore, in line with the conservatism and consistency principle, the Bank has taken into consideration the potential loss that may be incurred from all off-balance sheet contingency items in estimating the reserve for off-balance sheet contingencies. As at December 31, 2005, the Bank has set aside reserve for off-balance sheet contingencies amounting to Baht 720.0 million, which is in excess of the amount estimated pursuant to the BOT's guideline in the amount of Baht 690.9 million.

The Bank recognized the aforementioned reserve as other expenses in the statement of income and as other liabilities in the balance sheet.

The Bank reviews reserve for off-balance sheet contingencies on a regular basis, and recognizes the change in the aforementioned reserve as an increase or decrease in other expenses.

3.13 Assets and liabilities in foreign currencies

Transactions denominated in foreign currencies are translated into Baht at the rates of exchange prevailing at the transaction dates. Balances of assets and liabilities in foreign currencies including the balance sheets of overseas branches and foreign subsidiaries are converted at the reference rates, as announced by the BOT at the end of the period. Statements of income of overseas branches and foreign subsidiaries are converted at the reference rates, as announced by the BOT at the end of the month.

Gains and losses on foreign transactions and translation gains and losses are recognized in the statement of income. Foreign exchange translation of the financial statements of overseas branches and foreign subsidiaries are included as a component in shareholders' equity.

3.14 Sales of note receivables

For the sales of bills of exchange and promissory notes, purchased by the Bank, realized gains or losses are computed based on the purchasing cost and are included in non-interest income or expense.

3.15 Derivatives

Forward foreign exchange contracts entered into for trading purposes are marked to market with the resultant gains and losses being included in non-interest income in statement of income in the current period. Gains or losses on such contracts are taken to statement of income in the current period. Contracts entered into for hedging purposes are accounted for in a manner consistent with the accounting treatment of the hedged item.

Interest rate swap and currency swap agreements entered into for trading purposes are valued at their net present value after allowance for future costs and risk exposure. Gains and losses on such agreements are taken to statement of income in the current period. Agreements entered into for hedging purposes are accounted for in a manner consistent with the accounting treatment of the hedged item.

3.16 Provident fund

On June 27, 1990, the Bank registered the provident fund, which is managed by external fund manager, for its staff in accordance with the Provident Fund Act B.E. 2530 (1987). According to the Funds regulations, every employee is entitled to apply for membership. The participating employees' contribution to the fund is at the rate of 5.0% and 3.0% or 5.0% of basic salary respectively for executive level and non-executive, while the Bank's contribution is at the rate of 5.0%. The employees are entitled to benefits upon termination of employment status.

The provident fund for overseas branches are established in accordance with each country's legal requirement and any withdrawal is made in compliance therewith.

The Bank records the contribution to the provident fund as personnel expenses in statements of income on an accrual basis.

3.17 Compound financial instruments

The Institute of Certified Accountants and Auditors of Thailand ("ICAAAT") issued the Interpretation of Accounting Standard No.3, on the issue of compound financial instruments by financial institutions. The interpretation requires that in summary,

- 1) The equity instrument component (preferred shares) is valued at fair value, or by reference to ordinary share's market price at the time of issue, if there is no market value for the preferred shares, and the face value is to be recorded separately from the premium.
- 2) The balance of the financial instruments, calculated by the net amount received from the issuance of the financial instruments, deducted by the fair value of equity instrument component, is shown as a liability in the balance sheet.
- 3) The payment for the right under the compound instrument is not recognized as an asset in the balance sheet.

3.18 Income tax

The Bank recorded income tax expense on accrual basis, if any, based on the tax amount estimated.

3.19 Earnings per share

Basic earnings per share are calculated by dividing the net income by the average number of ordinary shares outstanding and issued during the year, weighted according to time and amount paid.

Diluted earnings per share are computed from adjusting the net income attributable to ordinary shares and the number of ordinary shares by the effect of dilutive potential ordinary share. The Bank has issued convertible bonds that the bondholders have the right to convert into ordinary shares. However, for the years ended December 31, 2005 and 2004, since the exercise price of the convertible bonds was higher than the average market value for each year of ordinary shares, calculation of the diluted earnings per share is not affected.

4. ADDITIONAL INFORMATION

4.1 Supplementary disclosures of cash flow information.

4.1.1 Cash paid for interest and income tax for the years ended December 31, 2005 and 2004 are as follows :

	Million Baht			
	CONSOLIDATED		THE BANK'S	
	FINANCIAL	STATEMENTS	FINANCIAL	STATEMENTS
	2005	2004	2005	2004
Interest	15,739.6	16,559.3	15,538.7	16,383.0
Income tax	611.2	628.5	438.3	392.4

4.1.2 Significant non-cash items are as follows :

4.1.2.1 For the year ended December 31, 2005, the Bank recorded an increase in unrealized gain on investment amounting to Baht 2,086.9 million. The Bank also recorded an increase in unrealized loss on investment amounting to Baht 254.1 million, which are reported in shareholders' equity, in the consolidated and the Bank's financial statements.

For the year ended December 31, 2004, the Bank recorded a decrease in unrealized gain on investment amounting to Baht 3,659.7 million. The Bank also recorded a decrease in unrealized loss on investment amounting to Baht 314.4 million, which are reported in shareholders' equity, in the consolidated and the Bank's financial statements.

4.1.2.2 For the year ended December 31, 2005, the Bank has accepted the transfer of equity securities, debt securities and other assets through debt restructuring amounting to Baht 1,859.3 million, Baht 256.6 million and Baht 4,811.1 million, respectively.

For the year ended December 31, 2004, the Bank has accepted the transfer of equity securities and other assets through debt restructuring amounting to Baht 492.5 million and Baht 6,567.0 million, respectively.

4.1.2.3 For the year ended December 31, 2005 and 2004, the Bank had revised up the non-negotiable promissory notes of TAMC balance amounting to Baht 126.2 million and 28.3 million, respectively (See Note 4.5.7).

4.1.2.4 For the years ended December 31, 2005 and 2004, the Bank recognized interest income on the right of the promissory notes on an accrual basis and concurrently provided reserve for loss sharing from TAMC amounting to Baht 209.2 million and Baht 228.4 million, respectively.

4.1.2.5 For the years ended December 31, 2005 and 2004, the Bank recognized the depreciation of building-appraisal increase as expenses in the consolidated and the Bank's financial statements and transferred the

unrealized increment per bank premises appraisal to retained earnings amounting to Baht 911.4 million and Baht 671.5 million, respectively.

4.1.2.6 For the year ended December 31, 2005, the Bank had transferred inactive assets to properties foreclosed amounting to Baht 34.0 million and transferred the unrealized increment from the appraisal of the above assets to retained earnings amounting to Baht 8.2 million.

4.1.2.7 For the year ended December 31, 2004, the Bank had transferred properties foreclosed to land and premises amounting to Baht 65.9 million.

4.1.2.8 On April 9, 2004, the shareholders had passed the resolution that other reserves amounting to Baht 63,267.0 million, legal reserves amounting to Baht 11,544.8 million and premium on ordinary share capital amounting to Baht 25,775.5 million, be transferred to offset for the Bank's deficit by effective as from January 1, 2004, total of the reduction was Baht 100,587.3 million (See Note 4.23).

4.1.2.9 For the year ended December 31, 2004, as 2 companies held by the Bank had entered into a merger, the investments had been exchanged. The Bank, therefore, recorded the investment received from the exchange transaction at fair value on the exchange date. The Bank realized the difference between the fair value of the investment received and the book value of the investment given out as gain on sale of investment amounting to Baht 379.1 million.

4.1.2.10 On October 7, 2005 and July 7, 2004, the Bank had converted preferred shares into ordinary shares at the par value of those shares and registered the conversion with the Ministry of Commerce amounting to Baht 1.3 million and Baht 2.1 million, respectively (See Note 4.19.3).

4.1.2.11 For the year ended December 31, 2004, the Bank has recorded certain investment in receivable previously recorded as investment, to loan amounting to Baht 54.1 million due to the fact that the Bank had restructured the aforementioned debtor.

4.1.2.12 In the fourth quarter, 2004, the rehabilitation plan of a debtor of the Bank had been affirmed by the Central Bankruptcy Court. The enforcement of such plan will lead to an impairment of investment in the debtor's company held by the Bank. As a result, the Bank had written off its investment in such company against allowance for doubtful accounts provided for such debtor amounting to Baht 3,224.0 million (See Note 4.4).

4.1.2.13 For the year ended December 31, 2005, the Bank had exercised its rights to convert investment in convertible bonds to investment in common shares amounting to Baht 282.0 million.

4.1.2.14 From the 2005 land and premises reappraisal, the Bank has a revaluation increase on unrealized increment per land appraisal amounting to Baht 805.2 million; a revaluation increase to be recognized as income to the extent that it reverses a revaluation decrease previously recognized as an expense amounting to Baht 39.6 million; a revaluation decrease to be charged directly against any related revaluation surplus amounting to Baht 509.2 million; and a loss on revaluation amounting to Baht 248.3 million.

The Bank has a revaluation increase on unrealized increment per premises appraisal amounting to Baht 4,840.7 million; a revaluation increase to be recognized as income to the extent that it reverses a revaluation decrease previously recognized as an expense amounting to Baht 206.4 million; a revaluation decrease to be charged directly against any related revaluation surplus amounting to Baht 16.1 million; and a loss on revaluation amounting to Baht 23.1 million.

4.1.2.15 For the year ended December 31, 2005, the Bank had entered into a transaction to trade-in certain fixed assets with a net book value amounting to Baht 125.6 million for fixed assets with a cost value amounting to Baht 122.0 million. The Bank recorded the said transaction as other creditors amounting to Baht 94.0 million and recognized a loss on the disposal of assets amounting to Baht 97.6 million.

4.2 Interbank and money market items (assets)

Interbank and money market items (assets) consisted of the following as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2005			2004		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions Development Fund	10,741.7	4.5	10,746.2	7,521.3	30.9	7,552.2
Commercial banks	151.6	2,984.9	3,136.5	180.0	3,500.6	3,680.6
Other banks	2.5	-	2.5	3.3	700.0	703.3
Finance companies, finance and securities companies, securities companies and credit foncier companies	320.0	668.6	988.6	95.0	1,692.9	1,787.9
Other financial institutions	104.6	3,086.0	3,190.6	-	3,650.8	3,650.8
Total	11,320.4	6,744.0	18,064.4	7,799.6	9,575.2	17,374.8
<u>Add</u> Accrued interest receivables	0.0	17.7	17.7	-	3.6	3.6
<u>Less</u> Allowance for doubtful accounts	-	(51.6)	(51.6)	-	(56.5)	(56.5)
Total domestic items	11,320.4	6,710.1	18,030.5	7,799.6	9,522.3	17,321.9
Foreign items						
USD	3,346.6	87,308.4	90,655.0	3,382.8	88,436.9	91,819.7
JPY	4,707.1	725.9	5,433.0	5,188.1	221.4	5,409.5
Others	1,930.7	13,723.4	15,654.1	2,236.4	14,498.2	16,734.6
Total	9,984.4	101,757.7	111,742.1	10,807.3	103,156.5	113,963.8
<u>Add</u> Accrued interest receivables	0.0	143.6	143.6	0.1	312.4	312.5
<u>Less</u> Allowance for doubtful accounts	-	(10.3)	(10.3)	0.0	(0.7)	(0.7)
Total foreign items	9,984.4	101,891.0	111,875.4	10,807.4	103,468.2	114,275.6
Total domestic and foreign items	21,304.8	108,601.1	129,905.9	18,607.0	112,990.5	131,597.5

	THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions Development Fund	10,741.7	4.5	10,746.2	7,520.4	30.9	7,551.3
Commercial banks	35.1	2,984.9	3,020.0	52.4	3,500.6	3,553.0
Other banks	2.5	-	2.5	3.3	700.0	703.3
Finance companies, finance and securities companies, securities companies and credit foncier companies	-	340.0	340.0	-	1,404.8	1,404.8
Other financial Institutions	104.6	3,086.0	3,190.6	-	3,650.8	3,650.8
Total	10,883.9	6,415.4	17,299.3	7,576.1	9,287.1	16,863.2
<u>Add</u> Accrued interest receivables	0.0	16.5	16.5	-	3.4	3.4
<u>Less</u> Allowance for doubtful accounts	-	(51.6)	(51.6)	-	(56.5)	(56.5)
Total domestic items	10,883.9	6,380.3	17,264.2	7,576.1	9,234.0	16,810.1
Foreign items						
USD	3,338.2	87,361.8	90,700.0	3,382.1	88,436.9	91,819.0
JPY	4,707.1	725.9	5,433.0	5,188.1	221.4	5,409.5
Others	1,722.8	11,402.3	13,125.1	2,013.0	13,045.2	15,058.2
Total	9,768.1	99,490.0	109,258.1	10,583.2	101,703.5	112,286.7
<u>Add</u> Accrued interest receivables	0.0	140.8	140.8	0.1	311.5	311.6
<u>Less</u> Allowance for doubtful accounts	-	(9.8)	(9.8)	0.0	(0.5)	(0.5)
Total foreign items	9,768.1	99,621.0	109,389.1	10,583.3	102,014.5	112,597.8
Total domestic and foreign items	20,652.0	106,001.3	126,653.3	18,159.4	111,248.5	129,407.9

As at December 31, 2004, the Bank had impaired loans to financial institutions amounting to Baht 3.5 million.

4.3 Securities purchased under resale agreements

Securities purchased under resale agreements consisted of the following as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Government bonds and Bank of Thailand bonds	5,100.0	32,340.0	5,100.0	32,030.0
Total	5,100.0	32,340.0	5,100.0	32,030.0

4.4 Investments

4.4.1 As at December 31, 2005 and 2004, the Bank classified investments as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Trading securities	116.1	272.9	49.0	272.9
Available-for-sale securities	196,903.2	188,245.5	196,081.8	187,817.7
Held-to-maturity debt securities	96,381.3	104,541.4	94,830.8	102,749.3
General investments	12,399.3	6,005.8	12,381.3	5,988.3
Investments in subsidiaries and associated companies (Note 4.4.2)	232.9	2,148.3	6,760.1	8,923.6
Total investments, net	306,032.8	301,213.9	310,103.0	305,751.8

CONSOLIDATED FINANCIAL STATEMENTS				
2005				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Current investments				
Trading securities				
Government and state enterprise securities	48.9	0.1	-	49.0
Domestic marketable equity securities	68.2	-	(1.1)	67.1
Total	117.1	0.1	(1.1)	116.1
<u>Add (less) Revaluation allowance</u>	(1.0)			-
Total	116.1			116.1
Available-for-sale securities				
Government and state enterprise securities	87,360.9	24.3	(354.8)	87,030.4
Private enterprise debt securities	2,301.5	9.6	(6.4)	2,304.7
Foreign debt securities	1,263.8	0.9	(1.5)	1,263.2
Total	90,926.2	34.8	(362.7)	90,598.3
<u>Add (less) Revaluation allowance</u>	(327.9)			-
<u>Less Allowance for impairment</u>	-			-
Total	90,598.3			90,598.3
Held-to-maturity debt securities				
Government and state enterprise securities	48,856.9	109.0	(166.6)	48,799.3
Private enterprise debt securities	294.1	0.1	-	294.2
Foreign debt securities	1,955.0	0.8	(0.3)	1,955.5
Total	51,106.0	109.9	(166.9)	51,049.0
<u>Less Allowance for impairment</u>	-			-
Total	51,106.0			51,049.0
Total current investments, net	141,820.4			141,763.4

CONSOLIDATED FINANCIAL STATEMENTS				
2005				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	79,342.4	172.4	(3,102.1)	76,412.7
Private enterprise debt securities	7,763.3	134.5	(168.5)	7,729.3
Foreign debt securities	2,052.2	7.8	(3.9)	2,056.1
Domestic marketable equity securities	8,627.1	5,249.5	(935.8)	12,940.8
Foreign marketable equity securities	829.5	746.7	-	1,576.2
Securities transferred to subsidiary (Note 3.4)	695.9	4,893.9	-	5,589.8
Total	99,310.4	11,204.8	(4,210.3)	106,304.9
<u>Add (less)</u> Revaluation allowance	9,731.5			-
<u>Less</u> Allowance for impairment	(2,737.0)			-
Total	106,304.9			106,304.9
Held-to-maturity debt securities				
Government and state enterprise securities	42,284.2	50.8	(838.0)	41,497.0
Private enterprise debt securities	1,128.5	64.8	(2.9)	1,190.4
Foreign debt securities	1,862.6	27.6	(0.4)	1,889.8
Total	45,275.3	143.2	(841.3)	44,577.2
<u>Less</u> Allowance for impairment	-			-
Total	45,275.3			44,577.2
General investments				
Regular equity securities				
Domestic non-marketable equity securities	7,714.1			9,994.7
Foreign non-marketable equity securities	2,074.0			2,083.4
Total regular equity securities	9,788.1			12,078.1
Equity securities received through debt restructuring				
Domestic non-marketable equity securities				
Listed securities	3.0			17.7
Non-listed securities	5,276.0			7,398.5
Total	5,279.0			7,416.2
Foreign non-marketable equity securities	204.3			187.8
Total equity securities received through debt restructuring	5,483.3			7,604.0
Total	15,271.4			19,682.1
<u>Add (less)</u> Allowance for transferred of investments	13.5			-
<u>Less</u> Allowance for impairment	(2,885.6)			-
Total	12,399.3			19,682.1
Total long-term investments, net	163,979.5			170,564.2

CONSOLIDATED FINANCIAL STATEMENTS

2004

	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Current investments				
Trading securities				
Government and state enterprise securities	273.2	0.1	(0.4)	272.9
Total	273.2	0.1	(0.4)	272.9
Add (less) Revaluation allowance	(0.3)			-
Total	272.9			272.9
Available-for-sale securities				
Government and state enterprise securities	74,119.9	109.3	(87.3)	74,141.9
Private enterprise debt securities	1,742.6	12.5	(184.1)	1,571.0
Foreign debt securities	982.1	0.8	(0.3)	982.6
Total	76,844.6	122.6	(271.7)	76,695.5
Add (less) Revaluation allowance	(149.1)			-
Total	76,695.5			76,695.5
Held-to-maturity debt securities				
Government and state enterprise securities	49,995.5	157.9	(82.5)	50,070.9
Private enterprise debt securities	372.2	2.6	(0.1)	374.7
Foreign debt securities	7,963.4	7.5	(11.7)	7,959.2
Total	58,331.1	168.0	(94.3)	58,404.8
Less Allowance for impairment	-			-
Total	58,331.1			58,404.8
Total current investments, net	135,299.5			135,373.2

CONSOLIDATED FINANCIAL STATEMENTS				
2004				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	86,617.0	817.3	(1,561.2)	85,873.1
Private enterprise debt securities	9,198.9	226.5	(70.7)	9,354.7
Foreign debt securities	2,628.2	37.3	(2.6)	2,662.9
Domestic marketable equity securities	4,771.7	5,121.0	(568.9)	9,323.8
Foreign marketable equity securities	788.5	228.7	-	1,017.2
Investments in receivables	24.9	6.0	-	30.9
Securities transferred to subsidiary (Note 3.4)*	695.9	2,591.5	-	3,287.4
Total	104,725.1	9,028.3	(2,203.4)	111,550.0
<u>Add (less) Revaluation allowance</u>	7,725.9			-
<u>Less Allowance for impairment</u>	(901.0)			-
Total	111,550.0			111,550.0
Held-to-maturity debt securities				
Government and state enterprise securities	43,101.6	443.6	(488.2)	43,057.0
Private enterprise debt securities	991.2	16.1	-	1,007.3
Foreign debt securities	2,117.5	54.1	-	2,171.6
Total	46,210.3	513.8	(488.2)	46,235.9
<u>Less Allowance for impairment</u>	-			-
Total	46,210.3			46,235.9
General investments				
Regular equity securities				
Domestic non-marketable equity securities	5,009.1			6,450.2
Foreign non-marketable equity securities **	1,098.6			1,109.3
Total regular equity securities	6,107.7			7,559.5
Equity securities received through debt restructuring				
Domestic non-marketable equity securities				
Listed securities	79.2			78.8
Non-listed securities	2,521.8			2,666.1
Total	2,601.0			2,744.9
Foreign non-marketable equity securities **	192.5			192.5
Total equity securities received through debt restructuring	2,793.5			2,937.4
Total	8,901.2			10,496.9
<u>Add (less) Allowance for transferred of investments</u>	0.1			-
<u>Less Allowance for impairment</u>	(2,895.5)			-
Total	6,005.8			10,496.9
Total long-term investments, net	163,766.1			168,282.8

* Refer to page 111 for more explanation.

** The Bank has reclassified the general investments items, to be more appropriate from previously disclosed.

THE BANK'S FINANCIAL STATEMENTS				
2005				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Current investments				
Trading securities				
Government and state enterprise securities	48.9	0.1	-	49.0
Total	48.9	0.1	-	49.0
<u>Add (less) Revaluation allowance</u>	0.1			-
Total	49.0			49.0
Available-for-sale securities				
Government and state enterprise securities	87,360.9	24.3	(354.8)	87,030.4
Private enterprise debt securities	2,301.5	9.6	(6.4)	2,304.7
Foreign debt securities	1,029.1	-	(1.1)	1,028.0
Total	90,691.5	33.9	(362.3)	90,363.1
<u>Add (less) Revaluation allowance</u>	(328.4)			-
<u>Less Allowance for impairment</u>	-			-
Total	90,363.1			90,363.1
Held-to-maturity debt securities				
Government and state enterprise securities	48,676.9	109.0	(166.6)	48,619.3
Private enterprise debt securities	294.1	0.1	-	294.2
Foreign debt securities	1,508.6	0.7	(0.1)	1,509.2
Total	50,479.6	109.8	(166.7)	50,422.7
<u>Less Allowance for impairment</u>	-			-
Total	50,479.6			50,422.7
Total current investments, net	140,891.7			140,834.8

THE BANK'S FINANCIAL STATEMENTS				
2005				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	79,342.4	172.4	(3,102.1)	76,412.7
Private enterprise debt securities	7,763.3	134.5	(168.5)	7,729.3
Foreign debt securities	1,467.9	5.3	(2.8)	1,470.4
Domestic marketable equity securities	8,627.1	5,249.5	(935.8)	12,940.8
Foreign marketable equity securities	829.5	746.2	-	1,575.7
Securities transferred to subsidiary (Note 3.4)	695.9	4,893.9	-	5,589.8
Total	98,726.1	11,201.8	(4,209.2)	105,718.7
Add (less) Revaluation allowance	9,729.6			-
Less Allowance for impairment	(2,737.0)			-
Total	105,718.7			105,718.7
Held-to-maturity debt securities				
Government and state enterprise securities	42,284.2	50.8	(838.0)	41,497.0
Private enterprise debt securities	1,128.5	64.8	(2.9)	1,190.4
Foreign debt securities	938.5	13.6	-	952.1
Total	44,351.2	129.2	(840.9)	43,639.5
Less Allowance for impairment	-			-
Total	44,351.2			43,639.5
General investments				
Regular equity securities				
Domestic non-marketable equity securities	7,705.7			9,981.2
Foreign non-marketable equity securities	2,058.2			2,033.7
Total regular equity securities	9,763.9			12,014.9
Equity securities received through debt restructuring				
Domestic non-marketable equity securities				
Listed securities	3.0			17.7
Non-listed securities	5,276.0			7,398.5
Total	5,279.0			7,416.2
Foreign non-marketable equity securities	204.3			187.8
Total equity securities received through debt restructuring	5,483.3			7,604.0
Total	15,247.2			19,618.9
Add (less) Allowance for transferred of investments	13.5			-
Less Allowance for impairment	(2,879.4)			-
Total	12,381.3			19,618.9
Total long-term investments, net	162,451.2			168,977.1

THE BANK'S FINANCIAL STATEMENTS

2004

	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Current investments				
Trading securities				
Government and state enterprise securities	273.2	0.1	(0.4)	272.9
Total	273.2	0.1	(0.4)	272.9
Add (less) Revaluation allowance	(0.3)			- 0
Total	272.9			272.9
Available-for-sale securities				
Government and state enterprise securities	74,089.8	109.3	(87.2)	74,111.9
Private enterprise debt securities	1,737.1	12.5	(184.1)	1,565.5
Foreign debt securities	911.9	0.8	(0.3)	912.4
Total	76,738.8	122.6	(271.6)	76,589.8
Add (less) Revaluation allowance	(149.0)			- 0
Total	76,589.8			76,589.8
Held-to-maturity debt securities				
Government and state enterprise securities	49,937.7	157.9	(82.5)	50,013.1
Private enterprise debt securities	372.2	2.6	(0.1)	374.7
Foreign debt securities	7,512.9	5.0	(11.7)	7,506.2
Total	57,822.8	165.5	(94.3)	57,894.0
Less Allowance for impairment	- 0			- 0
Total	57,822.8			57,894.0
Total current investments, net	134,685.5			134,756.7

THE BANK'S FINANCIAL STATEMENTS				
2004				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	86,596.4	817.3	(1,561.0)	85,852.7
Private enterprise debt securities	9,478.9	226.5	(70.7)	9,634.7
Foreign debt securities	2,071.2	13.5	(2.6)	2,082.1
Domestic marketable equity securities	4,771.7	5,121.0	(568.9)	9,323.8
Foreign marketable equity securities	788.5	227.8	-	1,016.3
Investments in receivables	24.9	6.0	-	30.9
Securities transferred to subsidiary (Note 3.4)*	695.9	2,591.5	-	3,287.4
Total	104,427.5	9,003.6	(2,203.2)	111,227.9
<u>Add (less)</u> Revaluation allowance	7,701.4			-
<u>Less</u> Allowance for impairment	(901.0)			-
Total	111,227.9			111,227.9
Held-to-maturity debt securities				
Government and state enterprise securities	43,101.6	443.6	(488.2)	43,057.0
Private enterprise debt securities	991.2	16.1	-	1,007.3
Foreign debt securities	833.7	22.5	-	856.2
Total	44,926.5	482.2	(488.2)	44,920.5
<u>Less</u> Allowance for impairment	-			-
Total	44,926.5			44,920.5
General investments				
Regular equity securities				
Domestic non-marketable equity securities	4,999.2			6,436.2
Foreign non-marketable equity securities **	1,083.7			1,065.9
Total regular equity securities	6,082.9			7,502.1
Equity securities received through debt restructuring				
Domestic non-marketable equity securities				
Listed securities	79.2			78.8
Non-listed securities	2,521.8			2,666.1
Total	2,601.0			2,744.9
Foreign non-marketable equity securities **	192.5			192.5
Total equity securities received through debt restructuring	2,793.5			2,937.4
Total	8,876.4			10,439.5
<u>Add (less)</u> Allowance for transferred of investments	0.1			-
<u>Less</u> Allowance for impairment	(2,888.2)			-
Total	5,988.3			10,439.5
Total long-term investments, net	162,142.7			166,587.9

* Refer to page 111 for more explanation.

** The Bank has reclassified the general investments items, to be more appropriate from previously disclosed.

Investments classified in accordance with the notification of the BOT as at December 31, 2005 and 2004 are presented in Note 4.5.8.

As at December 31, 2005, the Bank accounts for investments in the companies in which it has 20% holding or more, acquired through debt restructuring by the cost method because it intends to hold these investments only on a temporary basis. Such companies are Better Rice Co., Ltd., Kamolkij Co., Ltd., Bumrungrad Hospital Public Co., Ltd., Thai Precision Manufacturing Co., Ltd., C.P. Plaza Co., Ltd., CBNP (Thailand) Co., Ltd., UMC Metals Co., Ltd., UB-Haworth (Thailand) Co., Ltd., Sri U-Thong Co., Ltd., Tre-atthaboon Industry Co., Ltd., Quality Inn Co., Ltd., Srithepthai Plaschem Co., Ltd., Sammitr motors manufacturing Co., Ltd., TPT Petrochemical Public Co., Ltd.* and Tri Eagles Co., Ltd.

As at December 31, 2004, the Bank accounts for investments in the companies in which it has 20% holding or more, acquired through debt restructuring by the cost method because it intends to hold these investments only on a temporary basis. Such companies are Better Rice Co., Ltd., Kamolkij Co., Ltd., Bumrungrad Hospital Public Co., Ltd., Thai Precision Manufacturing Co., Ltd., C.P. Plaza Co., Ltd., Thai Petrochemical Industry Public Co., Ltd., CBNP (Thailand) Co., Ltd., UMC Metals Co., Ltd., UB-Haworth (Thailand) Co., Ltd., Sri U-Thong Co., Ltd., Tre-atthaboon Industry Co., Ltd., Quality Inn Co., Ltd., Srithepthai Plaschem Co., Ltd. and Sammitr motors manufacturing Co., Ltd.

For the years ended December 31, 2005 and 2004, the Bank has set aside allowances for impairment of investments amounting to Baht 2,107.0 million and Baht 2,303.2 million, respectively.

As at December 31, 2005 and 2004, investments in government and state enterprise securities that have been classified as held-to-maturity debt securities, included the non-negotiable promissory notes from TAMC, amounting to Baht 20,513.6 and Baht 23,083.4 million, respectively (See Note 4.5.7).

As at December 30, 2004, the Bank entered into a transaction to transfer certain investments classified as available-for-sale securities received from debt restructuring to Sinnsuptawee Asset Management Co., Ltd., a subsidiary of the Bank, at the closing price on December 28, 2004 quoted on The Stock Exchange of Thailand in the amount of Baht 3,323.0 million. The proceeds from the aforementioned transfer were recorded as other liabilities and the related securities recorded as securities transferred to subsidiary under available-for-sale securities in accordance with the Thai accounting practice guideline regarding the transferring and taking of transfer of financial assets (See Note 4.34).

The contractual maturity of the Bank's investments in debt securities classified as available-for-sale securities and held-to-maturity securities as at December 31, 2005 and 2004 are presented below. Expected maturities may differ from contractual maturities due to some borrowers having the right to call or prepay obligations with or without prepayment penalties.

* Formerly Tuntex Petrochemical (Thailand) Public Co., Ltd.

MATURITY SCHEDULE OF DEBT SECURITIES

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2005				
	MATURITY			Total
	1 Year	1 to 5 Years	Over 5 Years	
Available-for-sale securities				
Government and state enterprise securities	87,360.9	65,684.4	13,658.0	166,703.3
Private enterprise debt securities	2,301.5	6,422.1	1,341.2	10,064.8
Foreign debt securities	1,263.8	1,929.3	122.9	3,316.0
Total	90,926.2	74,035.8	15,122.1	180,084.1
Add (less) Revaluation allowance	(327.9)	(683.6)	(24.3)	(1,035.8)
Less Allowance for impairment	-	(1,554.7)	(697.2)	(2,251.9)
Total	90,598.3	71,797.5	14,400.6	176,796.4
Held-to-maturity debt securities				
Government and state enterprise securities	48,856.9	18,986.3	23,297.9	91,141.1
Private enterprise debt securities	294.1	428.5	700.0	1,422.6
Foreign debt securities	1,955.0	1,828.1	34.5	3,817.6
Total	51,106.0	21,242.9	24,032.4	96,381.3
Less Allowance for impairment	-	-	-	-
Total	51,106.0	21,242.9	24,032.4	96,381.3
Total debt securities	141,704.3	93,040.4	38,433.0	273,177.7

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2004				
	MATURITY			Total
	1 Year	1 to 5 Years	Over 5 Years	
Available-for-sale securities				
Government and state enterprise securities	74,119.9	66,207.1	20,409.9	160,736.9
Private enterprise debt securities	1,742.6	8,084.0	1,114.9	10,941.5
Foreign debt securities	982.1	2,509.4	118.8	3,610.3
Total	76,844.6	76,800.5	21,643.6	175,288.7
Add (less) Revaluation allowance	(149.1)	169.6	(231.9)	(211.4)
Less Allowance for impairment	-	(158.2)	(332.9)	(491.1)
Total	76,695.5	76,811.9	21,078.8	174,586.2
Held-to-maturity debt securities				
Government and state enterprise securities	49,995.5	13,318.6	29,783.0	93,097.1
Private enterprise debt securities	372.2	991.2	-	1,363.4
Foreign debt securities	7,963.4	2,098.4	19.1	10,080.9
Total	58,331.1	16,408.2	29,802.1	104,541.4
Less Allowance for impairment	-	-	-	-
Total	58,331.1	16,408.2	29,802.1	104,541.4
Total debt securities	135,026.6	93,220.1	50,880.9	279,127.6

THE BANK'S FINANCIAL STATEMENTS				
2005				
	MATURITY			
	1 Year	1 to 5 Years	Over 5 Years	Total
Available-for-sale securities				
Government and state enterprise securities	87,360.9	65,684.4	13,658.0	166,703.3
Private enterprise debt securities	2,301.5	6,422.1	1,341.2	10,064.8
Foreign debt securities	1,029.1	1,345.0	122.9	2,497.0
Total	90,691.5	73,451.5	15,122.1	179,265.1
<u>Add (less) Revaluation allowance</u>	(328.4)	(685.0)	(24.3)	(1,037.7)
<u>Less Allowance for impairment</u>	-	(1,554.7)	(697.2)	(2,251.9)
Total	90,363.1	71,211.8	14,400.6	175,975.5
Held-to-maturity debt securities				
Government and state enterprise securities	48,676.9	18,986.3	23,297.9	90,961.1
Private enterprise debt securities	294.1	428.5	700.0	1,422.6
Foreign debt securities	1,508.6	904.2	34.3	2,447.1
Total	50,479.6	20,319.0	24,032.2	94,830.8
<u>Less Allowance for impairment</u>	-	-	-	-
Total	50,479.6	20,319.0	24,032.2	94,830.8
Total debt securities	140,842.7	91,530.8	38,432.8	270,806.3

THE BANK'S FINANCIAL STATEMENTS				
2004				
	MATURITY			
	1 Year	1 to 5 Years	Over 5 Years	Total
Available-for-sale securities				
Government and state enterprise securities	74,089.8	66,186.5	20,409.9	160,686.2
Private enterprise debt securities	1,737.1	8,364.0	1,114.9	11,216.0
Foreign debt securities	911.9	1,952.4	118.8	2,983.1
Total	76,738.8	76,502.9	21,643.6	174,885.3
<u>Add (less) Revaluation allowance</u>	(149.0)	146.0	(231.9)	(234.9)
<u>Less Allowance for impairment</u>	-	(158.2)	(332.9)	(491.1)
Total	76,589.8	76,490.7	21,078.8	174,159.3
Held-to-maturity debt securities				
Government and state enterprise securities	49,937.7	13,318.6	29,783.0	93,039.3
Private enterprise debt securities	372.2	991.2	-	1,363.4
Foreign debt securities	7,512.9	814.6	19.1	8,346.6
Total	57,822.8	15,124.4	29,802.1	102,749.3
<u>Less Allowance for impairment</u>	-	-	-	-
Total	57,822.8	15,124.4	29,802.1	102,749.3
Total debt securities	134,412.6	91,615.1	50,880.9	276,908.6

4.4.2 As at December 31, 2005 and 2004, the Bank had investments in subsidiaries and associated companies, net as follows :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
2005							
Company	Type of Business	Securities Type	Share Capital	Direct and indirect Share holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Associated companies							
BSL Leasing Co., Ltd.	Finance	Ordinary share	60.0	26.59%	- *	52.5	1.6
Processing Center Co., Ltd.	Service	Ordinary share	10.0	30.82%	3.0	180.4	4.2
WTA (Thailand) Co., Ltd.	Service	Ordinary share	0.0	24.90%	0.0	0.0	-
Thai Filament Finishing Co., Ltd.	Manufacturing	Ordinary share	194.3	46.86%	45.8*	-	-
Thai Polymer Textile Co., Ltd.	Manufacturing	Ordinary share	472.0	45.33%	0.0*	-	-
Thai Taffeta Textile Co., Ltd.	Manufacturing	Ordinary share	71.8	41.80%	24.1*	-	-
PCC Capital Co., Ltd.**	Service	Ordinary share	50.0	30.82%	-	-	-
Thai Digital ID Co., Ltd.**	Service	Ordinary share	50.0	30.82%	-	-	-
Total					72.9	232.9	
Less Allowance for impairment					-	-	
Investments in associated companies, net					72.9	232.9	

* Net of investment diminution

** Being associated companies of the Bank through indirect holdings of other associated companies, and the Bank did not applied the equity method for such investment.

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
2004							
Company	Type of Business	Securities Type	Share Capital	Direct and indirect Share holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Associated companies							
BSL Leasing Co., Ltd.*	Finance	Ordinary share	60.0	26.59%	- **	40.3	1.6
Processing Center Co., Ltd.*	Service	Ordinary share	10.0	30.82%	3.0	160.5	4.2
WTA (Thailand) Co., Ltd.	Service	Ordinary share	0.0	24.90%	0.0	0.0	-
Thai Filament Finishing Co., Ltd.*	Manufacturing	Ordinary share	194.3	46.86%	45.8**	-	-
Thai Polymer Textile Co., Ltd.*	Manufacturing	Ordinary share	472.0	45.33%	0.0**	-	-
Thai Taffeta Textile Co., Ltd.*	Manufacturing	Ordinary share	71.8	41.80%	24.1**	-	-
Asia Credit Public Co., Ltd.	Finance	Ordinary share	15,904.5	27.49%	2,446.0***	2,715.5****	-
		and Preferred share					
Asia Credit Securities Co., Ltd.****	Securities	Ordinary share	500.0	27.49%	-	-	-
PCC Capital Co., Ltd.*****	Service	Ordinary share	50.0	30.82%	-	-	-
Thai Digital ID Co., Ltd.*****	Service	Ordinary share	50.0	30.82%	-	-	-
Total					2,518.9	2,916.3	
Less Allowance for impairment					-	(768.0)	
Investments in associated companies, net					2,518.9	2,148.3	

* The Bank had changed the percentage interest by including indirect holdings, to be more appropriate from previously disclosed, but the Bank did not recognized interest for the indirect holdings portion.

** Net of investment diminution

*** Net of goodwill amortization

**** Being associated company of the Bank through indirect holdings of other associated company, and the Bank recognized interest in indirect holdings investment under equity method by presenting included in its direct associated company.

***** Being associated companies of the Bank through indirect holdings of other associated companies, and the Bank did not applied the equity method for such investment.

BANK'S FINANCIAL STATEMENTS							
2005							
Company	Type of Business	Securities Type	Share Capital	Direct and indirect Share holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Subsidiaries							
BBL (Cayman) Limited	Finance	Ordinary share	2.0	100.00%	2.0	723.7	-
Bangkok Bank Berhad	Banking	Ordinary share	2,780.2	100.00%	2,780.2	3,577.0	-
Sinnsuptawee Asset Management Co., Ltd.	Service	Ordinary share	2,500.0	100.00%	2,500.0	1,486.6	-
BBL Asset Management Co., Ltd.	Finance	Ordinary share	100.0	54.96%	53.0	64.9	6.2
Bualuang Securities Public Co., Ltd.	Securities	Ordinary share	360.0	56.34%	571.4	675.0	11.2
Associated companies							
BSL Leasing Co., Ltd.	Finance	Ordinary share	60.0	26.59%	- *	52.5	1.6
Processing Center Co., Ltd.	Service	Ordinary share	10.0	30.82%	3.0	180.4	4.2
WTA (Thailand) Co., Ltd.	Service	Ordinary share	0.0	24.90%	0.0	0.0	-
Thai Filament Finishing Co., Ltd.	Manufacturing	Ordinary share	194.3	46.86%	45.8*	-	-
Thai Polymer Textile Co., Ltd.	Manufacturing	Ordinary share	472.0	45.33%	0.0*	-	-
Thai Taffeta Textile Co., Ltd.	Manufacturing	Ordinary share	71.8	41.80%	24.1*	-	-
PCC Capital Co., Ltd.**	Service	Ordinary share	50.0	30.82%	-	-	-
Thai Digital ID Co., Ltd.**	Service	Ordinary share	50.0	30.82%	-	-	-
Total					5,979.5	6,760.1	
Less Allowance for impairment					-	-	
Investments in subsidiaries and associated companies, net					5,979.5	6,760.1	

* Net of investment diminution

** Being associated companies of the Bank through indirect holdings of other associated companies, and the Bank did not applied the equity method for such investment.

BANK'S FINANCIAL STATEMENTS							
2004							
Company	Type of Business	Securities Type	Share Capital	Direct and indirect Share holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Subsidiaries							
BBL (Cayman) Limited	Finance	Ordinary share	2.0	100.00%	2.0	670.3	-
Bangkok Bank Berhad	Banking	Ordinary share	2,780.2	100.00%	2,780.2	3,245.3	-
Sinsuptawee Asset Management Co., Ltd.	Service	Ordinary share	2,500.0	100.00%	2,500.0	1,627.0	-
Bualuang Finance Co., Ltd.	Finance	Ordinary share	700.0	96.83%	677.8	889.9	-
		and Preferred share					
BBL Asset Management Co., Ltd.	Finance	Ordinary share	100.0	56.00%	53.0	58.2	6.7
Bualuang Securities Public Co., Ltd.	Securities	Ordinary share	264.0	61.29%	325.4	284.6	104.7
Associated companies							
BSL Leasing Co., Ltd.*	Finance	Ordinary share	60.0	26.59%	- **	40.3	1.6
Processing Center Co., Ltd.*	Service	Ordinary share	10.0	30.82%	3.0	160.5	4.2
WTA (Thailand) Co., Ltd.	Service	Ordinary share	0.0	24.90%	0.0	0.0	-
Thai Filament Finishing Co., Ltd.*	Manufacturing	Ordinary share	194.3	46.86%	45.8**	-	-
Thai Polymer Textile Co., Ltd.*	Manufacturing	Ordinary share	472.0	45.33%	0.0**	-	-
Thai Taffeta Textile Co., Ltd.*	Manufacturing	Ordinary share	71.8	41.80%	24.1**	-	-
Asia Credit Public Co., Ltd.	Finance	Ordinary share	15,904.5	27.49%	2,446.0***	2,715.5***	-
		and Preferred share					
Asia Credit Securities Co., Ltd.****	Securities	Ordinary share	500.0	27.49%	-	-	-
PCC Capital Co., Ltd.*****	Service	Ordinary share	50.0	30.82%	-	-	-
Thai Digital ID Co., Ltd.*****	Service	Ordinary share	50.0	30.82%	-	-	-
Total					8,857.3	9,691.6	
Less Allowance for impairment					-	(768.0)	
Investments in subsidiaries and associated companies, net					8,857.3	8,923.6	

* The Bank had changed the percentage interest by including indirect holdings, to be more appropriate from previously disclosed, but the Bank did not recognized interest for the indirect holdings portion.

** Net of investment diminution

*** Net of goodwill amortization

**** Being associated company of the Bank through indirect holdings of other associated company, and the Bank recognized interest in indirect holdings investment under equity method by presenting included in its direct associated company.

***** Being associated companies of the Bank through indirect holdings of other associated companies, and the Bank did not applied the equity method for such investment.

As at December 31, 2005 and 2004, the Bank had investments in companies of 10% and upwards of the paid-up capital of the respective companies but which are not considered to be investments in subsidiaries and associated companies. The classification is as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004*	2005	2004*
Agriculture and mining	-	-	-	-
Manufacturing and commercial	3,826.0	896.9	3,826.0	896.9
Real estate and construction	472.2	290.4	472.2	290.4
Utilities and services	6,594.7	3,442.8	6,594.7	3,442.8
Others	2,633.5	436.6	2,633.5	436.6
Total	13,526.4	5,066.7	13,526.4	5,066.7

Gains and losses related to investments included in statement of income for the years ended December 31, 2005 and 2004 are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	2005		2004	
	Gains	Losses	Gains	Losses
Gains (losses) on sales of trading securities	21.6	(6.8)	32.9	(54.0)
Gains (losses) on sales of available-for-sale securities	250.3	(47.4)	2,116.5	(279.6)
Gains (losses) on sales of general investments	603.8	(19.9)	1,777.7	(0.6)
Gains (losses) on sales of investments in subsidiaries and associated companies	485.2	-	-	(2.0)
Unrealized gains (losses) on revaluation of trading securities	0.3	(1.2)	52.7	(1.2)
Losses on impairment of investments	-	(2,107.0)	-	(2,303.2)
Gains (losses) on debt redemption of available-for-sale securities	25.4	-	11.7	(12.9)
Gains on debt redemption of held-to-maturity debt securities	-	-	2.0	-
Gains on capital recovery from equity securities of general investments	9.2	-	13.1	-
Gains on capital recovery from equity securities of investments in associated companies	-	-	16.0	-
Gains on investments in receivables redemption of available-for-sale securities	5.7	-	-	-
Unrealized losses on transfer of debt securities trading to available-for-sale securities	-	(14.1)	-	-
Unrealized losses on transfer of debt securities trading to held-to-maturity debt securities	-	(32.3)	-	-

* The Bank has corrected the 2004 numbers from previously disclosed

	THE BANK'S FINANCIAL STATEMENTS			
	2005		2004	
	Gains	Losses	Gains	Losses
Gains (losses) on sales of trading securities	18.5	(5.6)	32.9	(51.5)
Gains (losses) on sales of available-for-sale securities	250.3	(47.4)	2,074.2	(276.1)
Gains (losses) on sales of general investments	603.8	(19.9)	1,777.7	(0.6)
Gains on sales of investments in subsidiaries and associated companies	485.2	-	-	-
Unrealized gains (losses) on revaluation of trading securities	0.3	(0.1)	52.7	(1.2)
Losses on impairment of investments	-	(2,107.0)	-	(2,303.2)
Gains (losses) on debt redemption of available-for-sale securities	25.4	-	11.7	(12.9)
Gains on debt redemption of held-to-maturity debt securities	-	-	2.0	-
Gains on capital recovery from equity securities of general investments	9.2	-	13.1	-
Gains on capital recovery from equity securities of investments in associated companies	-	-	16.0	-
Gains on investments in receivables redemption of available-for-sale securities	5.7	-	-	-
Unrealized losses on transfer of debt securities trading to available-for-sale securities	-	(14.1)	-	-
Unrealized losses on transfer of debt securities trading to held-to-maturity debt securities	-	(32.3)	-	-

As at December 31, 2005, the Bank had investments in 28 companies whose going concern are uncertain or unlisted companies whose financial positions and operations are the same as companies that are under SET delisting criteria amounting to cost value of Baht 189.3 million. These companies had net book value totaling Baht 0.7 million. The Bank had set aside allowance for impairment of these investments amounting to Baht 188.6 million.

As at December 31, 2004, the Bank had investments in 27 companies whose going concern are uncertain or unlisted companies whose financial positions and operations are the same as companies that are under SET delisting criteria amounting to cost value of Baht 189.3 million. These companies had net book value totaling Baht 0.7 million. The Bank had set aside allowance for impairment of these investments amounting to Baht 188.6 million.

As at December 31, 2005, the Bank had investments in 14 listed companies that are under SET delisting criteria amounting to Baht 1,860.9 million with the fair value of Baht 1,752.0 million. The Bank had set aside allowance for impairment of these investments amounting to Baht 111.0 million.

As at December 31, 2004, the Bank had investments in 15 listed companies that are under SET delisting criteria amounting to Baht 167.6 million with the fair value of Baht 56.5 million. The Bank had set aside allowance for impairment of these investments amounting to Baht 111.0 million.

In the fourth quarter of 2004, the Central Bankruptcy Court affirmed the rehabilitation plan of a debtor of the Bank. The plan calls for the repayment of debt to creditors by various methods including the issuance of new share capital by the debtor and the sale of its shares held by the creditors as a result of previous debt restructuring agreement, or repayment by a debt for equity conversion, whichever is applicable. Such transaction would have led to an impairment of the Bank's investment in the debtor company arising from the previous debt restructuring agreement. As a result, the Bank had written off its investment in such company amounting to Baht 3,224.0 million against the allowance for doubtful accounts previously recorded for such debtor.

In the fourth quarter of 2005, the aforementioned debtor had proceeded with the rehabilitation plan. In connection therewith, the Bank had surrendered the shares received from the previous debt restructuring agreement and received partial repayment of the company's debt. Furthermore, the Bank purchased shares in the said company amounting to Baht 1,636.1 million as allocated to the creditors according to the rehabilitation plan. The Bank is prohibited from selling, transferring, pledging or making any commitments regarding such shares for 24 months from December 13, 2005.

4.5 Loans and accrued interest receivable

As at December 31, 2005 and 2004, the Bank had impaired loans amounting to Baht 100,573.1 million and Baht 158,675.7 million, respectively.

4.5.1 Classified by product type as at December 31, 2005 and 2004 :

	Million Baht			
	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Overdrafts	104,311.0	116,817.0	103,254.7	115,828.3
Loans	575,850.3	579,116.0	573,792.7	574,204.9
Bills	229,858.8	237,860.7	234,499.7	242,290.1
Hire purchase receivables	-	23.3	-	-
Others	456.2	617.0	456.2	617.0
Total	910,476.3	934,434.0	912,003.3	932,940.3
<u>Add</u> Accrued interest receivable	2,080.0	1,221.8	2,087.7	1,202.1
<u>Less</u> Allowance for doubtful accounts	(71,433.0)	(92,063.6)	(71,137.3)	(91,686.0)
Revaluation allowance				
for debt restructuring	(8,445.3)	(17,679.9)	(8,445.3)	(17,679.9)
Total	832,678.0	825,912.3	834,508.4	824,776.5

4.5.2 Classified by remaining maturity as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Up to 1 year*	546,625.4	576,651.6	549,069.3	578,314.2
Over 1 year	363,850.9	357,782.4	362,934.0	354,626.1
Total	910,476.3	934,434.0	912,003.3	932,940.3
Add Accrued interest receivable	2,080.0	1,221.8	2,087.7	1,202.1
Total	912,556.3	935,655.8	914,091.0	934,142.4

4.5.3 Classified by currency and customer's residence as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2005			2004		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	756,431.9	1,994.1	758,426.0	785,750.1	5,718.0	791,468.1
USD	32,557.7	64,357.1	96,914.8	37,902.7	57,351.8	95,254.5
Others	5,725.0	49,410.5	55,135.5	9,362.5	38,348.9	47,711.4
	<u>794,714.6</u>	<u>115,761.7</u>	<u>910,476.3</u>	<u>833,015.3</u>	<u>101,418.7</u>	<u>934,434.0</u>
Add Accrued interest receivable			2,080.0			1,221.8
Total			912,556.3			935,655.8

Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	765,116.4	1,994.1	767,110.5	790,538.1	5,718.0	796,256.1
USD	32,557.6	64,208.3	96,765.9	37,902.7	57,285.5	95,188.2
Others	5,725.0	42,401.9	48,126.9	9,362.5	32,133.5	41,496.0
	<u>803,399.0</u>	<u>108,604.3</u>	<u>912,003.3</u>	<u>837,803.3</u>	<u>95,137.0</u>	<u>932,940.3</u>
Add Accrued interest receivable			2,087.7			1,202.1
Total			914,091.0			934,142.4

* Including past-due contracts

4.5.4 Classified by business type and in accordance with the notification of the BOT as at December 31, 2005 and 2004 :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS						
2005						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	16,233.1	272.3	207.9	422.4	1,580.7	18,716.4
Manufacturing and commercial	464,920.4	9,908.4	9,301.6	17,211.6	35,552.3	536,894.3
Real estate and construction	50,169.9	4,667.6	880.8	5,056.3	9,871.1	70,645.7
Utilities and services	109,039.7	707.3	993.5	2,340.0	4,966.7	118,047.2
Housing loans	77,672.0	941.4	483.3	943.7	6,546.4	86,586.8
Others	72,037.1	3,134.2	880.6	377.4	3,156.6	79,585.9
	790,072.2	19,631.2	12,747.7	26,351.4	61,673.8	910,476.3
Add Accrued interest receivable						2,080.0
Total						912,556.3

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS						
2004						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	15,512.0	1,018.4	187.1	180.4	2,757.3	19,655.2
Manufacturing and commercial	446,847.0	13,987.3	17,070.6	42,860.4	43,795.9	564,561.2
Real estate and construction	56,452.1	4,869.6	1,213.8	2,042.4	14,975.9	79,553.8
Utilities and services	110,080.3	817.0	607.6	6,181.3	8,166.7	125,852.9
Housing loans	63,490.1	1,000.3	521.8	594.4	12,033.5	77,640.1
Others	57,916.4	3,374.7	240.7	2,112.9	3,526.1	67,170.8
	750,297.9	25,067.3	19,841.6	53,971.8	85,255.4	934,434.0
Add Accrued interest receivable						1,221.8
Total						935,655.8

THE BANK'S FINANCIAL STATEMENTS						
2005						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	15,845.3	272.3	207.9	422.4	1,567.3	18,315.2
Manufacturing and commercial	459,304.1	9,908.4	9,274.0	17,211.6	35,427.6	531,125.7
Real estate and construction	49,876.0	4,667.6	880.8	5,056.3	9,869.5	70,350.2
Utilities and services	108,805.3	707.3	993.5	2,340.0	4,966.7	117,812.8
Housing loans	77,543.4	941.4	481.1	940.4	6,521.2	86,427.5
Others	80,425.0	3,134.2	880.6	377.4	3,154.7	87,971.9
	791,799.1	19,631.2	12,717.9	26,348.1	61,507.0	912,003.3
<u>Add</u> Accrued interest receivable						2,087.7
Total						914,091.0

THE BANK'S FINANCIAL STATEMENTS						
2004						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Total
Agriculture and mining	15,016.1	1,016.9	164.5	180.4	2,743.3	19,121.2
Manufacturing and commercial	441,264.8	13,920.6	17,046.6	42,844.7	43,635.5	558,712.2
Real estate and construction	54,928.4	4,837.3	1,195.3	2,042.4	14,929.7	77,933.1
Utilities and services	109,273.3	788.4	607.6	6,176.6	8,165.7	125,011.6
Housing loans	62,800.6	982.4	512.1	583.8	11,996.5	76,875.4
Others	66,069.1	3,370.2	240.2	2,112.9	3,494.4	75,286.8
	749,352.3	24,915.8	19,766.3	53,940.8	84,965.1	932,940.3
<u>Add</u> Accrued interest receivable						1,202.1
Total						934,142.4

4.5.5 As at December 31, 2005 and 2004, classified loans and allowance for doubtful accounts in accordance with the notification of the BOT are as follows :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2005				
	Loans and Accrued Interest Receivables	Loans and Accrued Interest Receivables Net of Collateral Permitted by the BOT	% Required per the BOT	Provision Recorded by the Bank
Normal	791,980.8	355,963.3	1	3,559.6
Special mentioned	19,790.0	4,978.0	2	99.6
Substandard	12,760.1	4,338.7	20	867.8
Doubtful	26,351.4	8,518.2	50	4,259.1
Doubtful of loss	61,674.0	28,625.1	100	30,885.1
Total	912,556.3	402,423.3		39,671.2
<u>Add</u> Allowance for doubtful accounts which exceed minimum provision required by the BOT				31,741.0
Total				71,412.2*

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2004				
	Loans and Accrued Interest Receivables	Loans and Accrued Interest Receivables Net of Collateral Permitted by the BOT	% Required per the BOT	Provision Recorded by the Bank
Normal	751,361.3	388,106.7	1	3,882.1
Special mentioned	25,202.7	7,840.8	2	159.6
Substandard	19,864.6	6,395.6	20	1,279.3
Doubtful	53,971.7	27,506.9	50	13,753.4
Doubtful of loss	85,255.5	36,337.4	100	38,762.5
Total	935,655.8	466,187.4		57,836.9
<u>Add</u> Allowance for doubtful accounts which exceed minimum provision required by the BOT				34,207.0
Total				92,043.9**

* Excluding allowance for doubtful accounts for legal expense paid in advance amounting to Baht 20.8 million (See Note 4.6).

** Excluding allowance for doubtful accounts for legal expense paid in advance amounting to Baht 19.7 million (See Note 4.6).

THE BANK'S FINANCIAL STATEMENTS				
2005				
	Loans and Accrued Interest Receivables	Loans and Accrued Interest Receivables Net of Collateral Permitted by the BOT	% Required per the BOT	Provision Recorded by the Bank
Normal	793,715.5	359,862.7	1	3,598.6
Special mentioned	19,790.0	4,978.0	2	99.6
Substandard	12,730.3	4,308.9	20	861.8
Doubtful	26,348.1	8,514.9	50	4,257.4
Doubtful of loss	61,507.1	28,542.7	100	30,802.7
Total	914,091.0	406,207.2		39,620.1
<u>Add</u> Allowance for doubtful accounts which exceed minimum provision required by the BOT				31,496.4
Total				71,116.5*

THE BANK'S FINANCIAL STATEMENTS				
2004				
	Loans and Accrued Interest Receivables	Loans and Accrued Interest Receivables Net of Collateral Permitted by the BOT	% Required per the BOT	Provision Recorded by the Bank
Normal	750,397.1	392,006.1	1	3,920.0
Special mentioned	25,050.8	7,812.8	2	156.3
Substandard	19,788.7	6,390.8	20	1,278.2
Doubtful	53,940.8	27,504.7	50	13,752.4
Doubtful of loss	84,965.1	36,169.6	100	38,594.7
Total	934,142.5	469,884.0		57,701.6
<u>Add</u> Allowance for doubtful accounts which exceed minimum provision required by the BOT				33,964.7
Total				91,666.3**

* Excluding allowance for doubtful accounts for legal expense paid in advance amounting to Baht 20.8 million (See Note 4.6).

** Excluding allowance for doubtful accounts for legal expense paid in advance amounting to Baht 19.7 million (See Note 4.6).

As at December 31, 2005 and 2004, amount of unearned discounts are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Unearned discounts	313.5	229.1	283.3	206.9

4.5.6 As at December 31, 2005 and 2004, the Bank and subsidiaries had loans and accrued interest receivables due from companies experiencing financial difficulties as defined in the SET's guidelines dated July 8, 1998 regarding the disclosure of asset quality and related party transactions, for which the Bank has provided an allowance for doubtful accounts, as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS				
	2005				
	No. of Companies	Outstanding Balance	Collateral Value	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	2	27.5	0.0	27.2	27.2
Listed companies identified for delisting	17	11,400.7	8,427.5	304.6	304.6
Total	19	11,428.2	8,427.5	331.8	331.8

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS				
	2004				
	No. of Companies	Outstanding Balance	Collateral Value	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	3	35.6	-	35.6	35.6
Listed companies identified for delisting	13	22,002.5	3,597.6	8,923.4	8,923.4
Total	16	22,038.1	3,597.6	8,959.0	8,959.0

THE BANK'S FINANCIAL STATEMENTS					
2005					
	No. of Companies	Outstanding Balance	Collateral Value	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	2	27.5	0.0	27.2	27.2
Listed companies identified for delisting	17	11,400.7	8,427.5	304.6	304.6
Total	19	11,428.2	8,427.5	331.8	331.8

THE BANK'S FINANCIAL STATEMENTS					
2004					
	No. of Companies	Outstanding Balance	Collateral Value	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	3	35.6	-	35.6	35.6
Listed companies identified for delisting	13	22,002.5	3,597.6	8,923.4	8,923.4
Total	16	22,038.1	3,597.6	8,959.0	8,959.0

4.5.7 Transfer of assets to Thai Asset Management Corporation (TAMC)

On October 12, 2001, the Bank entered into the Asset Transfer Agreement (the Agreement) with TAMC in order to transfer the impaired assets of the Bank including all rights over the collateral securing such loans as at December 31, 2000, as well as any other related rights or contingencies of the Bank against those debtors pursuant to the terms and conditions of the Agreement and the applicable provisions of the Royal Ordinance establishing TAMC B.E. 2544 (TAMC Law). The price payable by TAMC to the Bank for such impaired assets transferred shall be the value of collateral of such loan but shall not exceed the book value of the loan less the allowance for doubtful accounts as at the transfer date which has been set aside pursuant to the notification of the Bank of Thailand. TAMC will make payments for assets transferred after preliminary confirmation of the transfer price by issuing a non-negotiable promissory note which is given aval by the Financial Institutions Development Fund (FIDF), to be due at the end of 10 years from the date of issuance. Such promissory note may be redeemable by TAMC prior to its maturity. The interest rate shall be the weighted average interest rate on deposits as defined in the Agreement and shall be determined on a quarterly basis. The interest accrued shall be payable by TAMC to the Bank annually by issuing to the Bank a non-negotiable promissory note which is given aval by the FIDF, to be due at the end of one year from the date of issuance.

The Bank and TAMC agreed to recognize any profits or losses arising from the management of the impaired assets at the end of the fifth and the tenth year starting from July 1, 2001. The profits or losses shall be calculated based on all accumulated asset recoveries on a cash basis up to the date of calculation of such profits or losses less the transfer costs and other operating expenses incurred by TAMC, including all interest paid by TAMC to the Bank.

In the case whereby profits are realized, the first portion of the profits, not exceeding 20% of the transfer price of the impaired assets transferred to TAMC, will be allocated to the Bank and TAMC at 50% each. The second portion of the profits will be given to the Bank at the amount such that when included with the first profit portion

shall not exceed the difference between the book value of the impaired assets of the Bank and the transfer price of such assets transferred to TAMC. The residual amount of the second profit portion will be given to TAMC. In the case whereby losses are realized, the first portion of the losses will be borne by the Bank but not exceeding 20% of the transfer price of the impaired assets transferred to TAMC. The second portion of the losses, not exceeding 20% of the transfer price of the impaired assets transferred to TAMC, will be allocated to the Bank and TAMC at 50% each. The residual amount of the second portion of losses will be borne by TAMC.

The Bank has transferred impaired assets to TAMC at the net amount of loan, after deducting the allowance for doubtful accounts set aside pursuant to the notification of the Bank of Thailand, from the date that the Bank has entered into the Agreement until December 31, 2005 in the amount of Baht 25,550.1 million, and for the year ended December 31, 2005, TAMC had revised the balance of assets transferred by the Bank prior to 2004 upwards in the net amount of Baht 126.2 million (See Note 4.4.1). Subsequent transfers of impaired assets will occur pursuant to the conditions stated in the Agreement.

The Bank has transferred impaired assets to TAMC at the net amount of loan, after deducting the allowance for doubtful accounts set aside pursuant to the notification of the Bank of Thailand, from the date that the Bank has entered into the Agreement until December 31, 2004 in the amount of Baht 25,423.9 million, and for the year ended December 31, 2004, TAMC had revised the balance of assets transferred by the Bank prior to 2004 upwards in the net amount of Baht 28.3 million (See Note 4.4.1).

As at December 31, 2005 and 2004, the Bank has received the non-negotiable promissory notes from TAMC as a payment for certain portions of the transferred impaired assets amounting to Baht 20,513.6 million and Baht 23,083.4 million, respectively (See Note 4.4.1).

For the years ended December 31, 2005 and 2004, the non-negotiable promissory notes have been redeemed by TAMC prior to maturity amounting to Baht 2,696.0 million and Baht 2,340.5 million, respectively (See Note 4.4.1).

4.5.8 As at December 31, 2005 and 2004, assets classified in accordance with the notification of the BOT are as follows :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS					
2005					
	Loans and Accrued Interest Receivables	Investments	Properties Foreclosed	Other Assets	Total
Normal	791,980.8	-	-	-	791,980.8
Special mentioned	19,790.0	-	-	0.0	19,790.0
Substandard	12,760.1	-	-	1.1	12,761.2
Doubtful	26,351.4	-	-	0.0	26,351.4
Doubtful of loss	61,674.0	7,273.0	2,759.3	721.4	72,427.7
Loss	-	-	-	-	-
Total	912,556.3	7,273.0	2,759.3	722.5	923,311.1

CONSOLIDATED FINANCIAL STATEMENTS					
2004					
	Loans and Accrued Interest Receivables	Investments	Properties Foreclosed	Other Assets	Total
Normal	751,361.3	-	-	0.0	751,361.3
Special mentioned	25,202.7	-	-	4.6	25,207.3
Substandard	19,864.6	-	-	0.0	19,864.6
Doubtful	53,971.7	-	-	17.5	53,989.2
Doubtful of loss	85,255.5	5,699.9	2,008.7	651.3	93,615.4
Loss	-	-	-	-	-
Total	935,655.8	5,699.9	2,008.7	673.4	944,037.8

THE BANK'S FINANCIAL STATEMENTS					
2005					
	Loans and Accrued Interest Receivables	Investments	Properties Foreclosed	Other Assets	Total
Normal	793,715.5	-	-	-	793,715.5
Special mentioned	19,790.0	-	-	0.0	19,790.0
Substandard	12,730.3	-	-	1.1	12,731.4
Doubtful	26,348.1	-	-	0.0	26,348.1
Doubtful of loss	61,507.1	7,250.3	2,251.7	721.4	71,730.5
Loss	-	-	-	-	-
Total	914,091.0	7,250.3	2,251.7	722.5	924,315.5

THE BANK'S FINANCIAL STATEMENTS					
2004					
	Loans and Accrued Interest Receivables	Investments	Properties Foreclosed	Other Assets	Total
Normal	750,397.1	-	-	-	750,397.1
Special mentioned	25,050.8	-	-	4.3	25,055.1
Substandard	19,788.7	-	-	-	19,788.7
Doubtful	53,940.8	-	-	17.1	53,957.9
Doubtful of loss	84,965.1	5,677.1	1,537.8	648.6	92,828.6
Loss	-	-	-	-	-
Total	934,142.5	5,677.1	1,537.8	670.0	942,027.4

4.5.9 Troubled debt restructurings

Details of the restructured debts of the Bank for the years ended December 31, 2005 and 2004, classified into the restructuring methods are as follows :

THE BANK'S FINANCIAL STATEMENTS				
2005				
Restructuring Method	Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	594	4,105.0	Land, building, condominium, leasehold, share capital	4,093.8
Debt-equity conversion	2	35.1	Share capital	35.1
Debt restructuring in various forms	23,925	72,721.6		
Total	24,521	76,861.7		

The weighted average tenure of the above mentioned restructuring is 4.8 years; and the total debt outstanding after debt restructuring is Baht 75,301.2 million.

Restructuring Method	THE BANK'S FINANCIAL STATEMENTS			
	2004			
	Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	666	9,390.9	Land, building	8,583.6
Debt-equity conversion	17	7,195.9	Share capital	6,832.7
Debt restructuring in various forms	27,633	73,628.5		
Total	28,316	90,215.3		

The weighted average tenure of the above mentioned restructuring is 4.5 years; and the total debt outstanding after debt restructuring is Baht 90,105.2 million.

For the years ended December 31, 2005 and 2004, the Bank recognized interest income from restructured debts amounting to Baht 8,100.1 million and Baht 10,718.9 million, respectively.

As at December 31, 2005 and 2004, the Bank had balance of loan to restructured debtors amounting to Baht 150,263.0 million and Baht 193,837.0 million, respectively.

Consolidated disclosures for troubled debt restructurings which occurred during the years ended December 31, 2005 and 2004 have not been provided, as such information is not significantly different than the above disclosures relating to the Bank.

4.6 Allowance for doubtful accounts

Allowance for doubtful accounts consisted of the following as at December 31, 2005 and 2004 :

	CONSOLIDATED FINANCIAL STATEMENTS						
	2005						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Allowance for Doubtful Accounts in Excess of the BOT's Minimum Requirement	Total
Balance brought forward	3,882.0	159.7	1,279.3	13,753.5	38,782.1	34,207.0	92,063.6
Doubtful accounts	(318.7)	(56.8)	(410.7)	(9,494.1)	(7,781.7)	27,969.7	9,907.7
Bad debt recovered	-	-	-	-	(5.2)	683.2	678.0
Bad debt written off	-	-	-	-	(0.3)	(31,472.8)	(31,473.1)
Others	(3.7)	(3.3)	(0.8)	(0.1)	(89.1)	353.8	256.8
Balance carried forward	3,559.6	99.6	867.8	4,259.3	30,905.8	31,740.9	71,433.0

CONSOLIDATED FINANCIAL STATEMENTS

2004

	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Allowance for Doubtful Accounts in Excess of the BOT's Minimum Requirement	Total
Balance brought forward	2,913.7	116.9	1,926.0	21,702.3	60,470.1	37,461.0	124,590.0
Doubtful accounts	966.1	39.9	(647.4)	(7,943.4)	(21,646.8)	23,330.6	(5,901.0)
Bad debt recovered	-	-	-	-	(6.7)	1,936.5	1,929.8
Bad debt written off	-	-	-	-	(24.4)	(25,462.9)	(25,487.3)
Others	2.2	2.9	0.7	(5.4)	(10.1)	(3,058.2)	(3,067.9)
Balance carried forward	3,882.0	159.7	1,279.3	13,753.5	38,782.1	34,207.0	92,063.6

THE BANK'S FINANCIAL STATEMENTS

2005

	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Allowance for Doubtful Accounts in Excess of the BOT's Minimum Requirement	Total
Balance brought forward	3,920.0	156.3	1,278.2	13,752.4	38,614.4	33,964.7	91,686.0
Doubtful accounts	(321.4)	(56.7)	(416.4)	(9,494.9)	(7,791.0)	27,943.2	9,862.8
Bad debt recovered	-	-	-	-	-	683.2	683.2
Bad debt written off	-	-	-	-	-	(31,472.8)	(31,472.8)
Others	-	-	-	-	-	378.1	378.1
Balance carried forward	3,598.6	99.6	861.8	4,257.5	30,823.4	31,496.4	71,137.3

THE BANK'S FINANCIAL STATEMENTS

2004

	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Allowance for Doubtful Accounts in Excess of the BOT's Minimum Requirement	Total
Balance brought forward	2,929.1	115.3	1,925.5	21,694.9	60,015.4	37,352.2	124,032.4
Doubtful accounts	990.9	41.0	(647.3)	(7,942.5)	(21,401.0)	23,056.0	(5,902.9)
Bad debt recovered	-	-	-	-	-	1,936.5	1,936.5
Bad debt written off	-	-	-	-	-	(25,312.9)	(25,312.9)
Others	-	-	-	-	-	(3,067.1)	(3,067.1)
Balance carried forward	3,920.0	156.3	1,278.2	13,752.4	38,614.4	33,964.7	91,686.0

As at December 31, 2005, the allowance for doubtful accounts of Baht 71,433.0 million and Baht 71,137.3 million in the consolidated and the Bank's financial statements, respectively, include an allowance for doubtful accounts for legal expense paid in advance of Baht 20.8 million (See Note 4.5.5).

As at December 31, 2004, the allowance for doubtful accounts of Baht 92,063.6 million and Baht 91,686.0 million in the consolidated and the Bank's financial statements, respectively, include an allowance for doubtful accounts for legal expense paid in advance of Baht 19.7 million (See Note 4.5.5).

As at December 31, 2005 and 2004, the Bank had established allowance for doubtful accounts in excess of the minimum level required by the BOT's guideline as described in Note 3.6 since the Bank takes into consideration potential additional loss from the debtors not being able to perform according to the lending agreements.

As at December 31, 2005 and 2004, the Bank classified its assets and provisions for loan losses using guidelines in the BOT's notification on the subject of worthless or irrecoverable assets and assets with doubtful value of recoverability dated August 23, 2004 which repealed the regulations for collateral valuation and appraisal for the assets that have been valued or appraised over 12 months, as previously prescribed that it can be deducted from outstanding balance before provisioning by no more than 50% of valuation or appraised value. Accordingly, the Bank applies by no more than 90% of valuation or appraised value of collateral to be deducted from the debtor's outstanding balance before provisioning. In addition, the Bank has amended its regulations on provisioning for assets classified as doubtful of loss that have not been undertaken debt restructuring or filed lawsuit against the debtors, by which the Bank has increased the provisions for outstanding balance after being deducted with provisions already set. The rate of additional provisions is subject to overdue payment period. On May 4, 2005, the BOT had announced the new notification on collateral appraisal of financial institutions which required the financial institutions to perform appraisal or revaluation of all collaterals minimum every 3 years in order to deduct from the book value of loans before provisioning. This will not include immovable properties received from debts settlement or purchased from auction which have to be valued or appraisal every year. As at December 31, 2005, the Bank has already performed appraisal or revaluation in accordance with the above notification.

4.7 Revaluation allowance for debt restructuring

Revaluation allowance for debt restructuring as at December 31, 2005 and 2004 are as follows :

	Million Baht			
	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Balance brought forward	17,679.9	11,346.5	17,679.9	11,346.5
Increase during the year	1,599.5	9,166.5	1,599.5	9,166.5
Write off/decrease during the year	(10,834.1)	(2,833.1)	(10,834.1)	(2,833.1)
Balance carried forward	8,445.3	17,679.9	8,445.3	17,679.9

4.8 Properties foreclosed, net

Properties foreclosed consisted of the following as at December 31, 2005 and 2004 :

Million Baht

Type of Properties Foreclosed	CONSOLIDATED FINANCIAL STATEMENTS			
	2005			
	Balance Brought Forward	Additions	Disposals	Balance Carried Forward
Assets from debt repayment				
Immovable assets	44,160.6	11,779.1	(3,206.3)	52,733.4
Movable assets	676.7	32.0	(152.6)	556.1
Total	44,837.3	11,811.1	(3,358.9)	53,289.5
Others	97.2	34.0	-	131.2
Total properties foreclosed	44,934.5	11,845.1	(3,358.9)	53,420.7
<u>Less</u> Allowance for impairment	(5,667.1)	(1,131.1)	181.5	(6,616.7)
Total properties foreclosed, net	39,267.4	10,714.0	(3,177.4)	46,804.0

Million Baht

Type of Properties Foreclosed	CONSOLIDATED FINANCIAL STATEMENTS			
	2004			
	Balance Brought Forward	Additions	Disposals	Balance Carried Forward
Assets from debt repayment				
Immovable assets	36,929.9	10,322.0	(3,091.3)	44,160.6
Movable assets	741.8	48.9	(114.0)	676.7
Total	37,671.7	10,370.9	(3,205.3)	44,837.3
Others	125.5	14.4	(42.7)	97.2
Total properties foreclosed	37,797.2	10,385.3	(3,248.0)	44,934.5
<u>Less</u> Allowance for impairment	(4,102.6)	(1,805.5)	241.0	(5,667.1)
Total properties foreclosed, net	33,694.6	8,579.8	(3,007.0)	39,267.4

THE BANK'S FINANCIAL STATEMENTS				
2005				
Type of Properties Foreclosed	Balance Brought Forward	Additions	Disposals	Balance Carried Forward
Assets from debt repayment				
Immovable assets	36,174.2	11,779.1	(3,220.3)	44,733.0
Movable assets	676.7	32.0	(152.6)	556.1
Total	36,850.9	11,811.1	(3,372.9)	45,289.1
Others	97.2	34.0	-	131.2
Total properties foreclosed	36,948.1	11,845.1	(3,372.9)	45,420.3
<u>Less</u> Allowance for impairment	(4,870.2)	(1,072.7)	157.5	(5,785.4)
Total properties foreclosed, net	32,077.9	10,772.4	(3,215.4)	39,634.9

THE BANK'S FINANCIAL STATEMENTS				
2004				
Type of Properties Foreclosed	Balance Brought Forward	Additions	Disposals	Balance Carried Forward
Assets from debt repayment				
Immovable assets	29,076.0	10,314.5	(3,216.3)	36,174.2
Movable assets	741.8	48.8	(113.9)	676.7
Total	29,817.8	10,363.3	(3,330.2)	36,850.9
Others	125.5	14.4	(42.7)	97.2
Total properties foreclosed	29,943.3	10,377.7	(3,372.9)	36,948.1
<u>Less</u> Allowance for impairment	(3,935.4)	(1,169.4)	234.6	(4,870.2)
Total properties foreclosed, net	26,007.9	9,208.3	(3,138.3)	32,077.9

Properties foreclosed classified in accordance with the notification of the BOT as at December 31, 2005 and 2004 are presented in Note 4.5.8.

In accordance with the BOT's circular letter number ThorPorTor. SorNorSor. (31) Wor. 166/2547 regarding the Accounting Treatment for the Sale of Properties Foreclosed dated February 4, 2004, which was effective since July 2, 2004, the Bank is required to disclose transactions according to the criteria stated in such circular letter. For the years ended December 31, 2005 and 2004, the transactions are as follows :

Million Baht

		CONSOLIDATED FINANCIAL STATEMENTS		
		2005		
Type of Sale of Properties Foreclosed	Income Recognition Method	Deferred Profit on Sale of Properties Foreclosed	Profit on Sale of Properties Foreclosed	Loss on Sale of Properties Foreclosed
Sale to public	Per Installment	-	13.6	-
Sale to public	Per cost recovery	-	603.7	43.4
Sale to subsidiary *	Per cost recovery	-	-	-

Million Baht

		CONSOLIDATED FINANCIAL STATEMENTS		
		2004		
Type of Sale of Properties Foreclosed	Income Recognition Method	Deferred Profit on Sale of Properties Foreclosed	Profit on Sale of Properties Foreclosed	Loss on Sale of Properties Foreclosed
Sale to public	Per Installment	2.1	0.2	-
Sale to public	Per cost recovery	-	686.9	31.4
Sale to subsidiary *	Per cost recovery	-	-	-

Million Baht

		THE BANK'S FINANCIAL STATEMENTS		
		2005		
Type of Sale of Properties Foreclosed	Income Recognition Method	Deferred Profit on Sale of Properties Foreclosed	Profit on Sale of Properties Foreclosed	Loss on Sale of Properties Foreclosed
Sale to public	Per Installment	-	13.6	-
Sale to public	Per cost recovery	-	598.4	41.0
Sale to subsidiary *	Per cost recovery	-	-	-

Million Baht

		THE BANK'S FINANCIAL STATEMENTS		
		2004		
Type of Sale of Properties Foreclosed	Income Recognition Method	Deferred Profit on Sale of Properties Foreclosed	Profit on Sale of Properties Foreclosed	Loss on Sale of Properties Foreclosed
Sale to public	Per Installment	2.1	0.2	-
Sale to public	Per cost recovery	-	656.7	28.0
Sale to subsidiary *	Per cost recovery	-	-	-

* The Bank sold properties foreclosed to a subsidiary at its net book value, therefore, there was no gain or loss to the Bank from these sale transactions (See Note 4.28).

4.9 Premises and equipment, net

Premises and equipment consisted of the following as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS				
	2005				
	Land	Premises	Equipment	Others	Total
Opening amount					
Cost	7,034.3	8,768.9	15,192.3	960.1	31,955.6
Appraisal increase (year 2000 and year 2002)	10,201.0	15,204.3	-	-	25,405.3
Appraisal decrease (year 2000 and year 2002)	(909.5)	(505.2)	-	-	(1,414.7)
<u>Less</u> Accumulated depreciation - cost	-	(5,038.3)	(10,636.9)	-	(15,675.2)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(10,754.7)	-	-	(10,754.7)
Net opening amount	16,325.8	7,675.0	4,555.4	960.1	29,516.3
Additions/acquisitions - cost	21.2	150.8	2,237.6	1,275.6	3,685.2
Appraisal increase	805.2	6,254.4	-	-	7,059.6
Appraisal decrease - charged against previous appraisal increase	(509.2)	(844.5)	-	-	(1,353.7)
Appraisal decrease	(248.3)	(32.0)	-	-	(280.3)
Appraisal increase - charged against previous appraisal decrease	39.6	333.8	-	-	373.4
Disposals/transfers - cost	(28.7)	(14.8)	(1,264.4)	(1,880.1)	(3,188.0)
Disposals/transfers - appraisal increase	(304.7)	(8.5)	-	-	(313.2)
Disposals/transfers - appraisal decrease	7.2	6.0	-	-	13.2
Depreciation for the year - cost	-	(322.8)	(1,618.0)	-	(1,940.8)
Depreciation for the year - appraisal increase	-	(812.7)	-	-	(812.7)
Depreciation for the year - appraisal decrease	-	16.0	-	-	16.0
Accumulated depreciation - appraisal increase	-	(776.7)	-	-	(776.7)
Accumulated depreciation - appraisal decrease	-	73.0	-	-	73.0
Accumulated depreciation - disposals - cost	-	8.1	1,101.4	-	1,109.5
Accumulated depreciation - transfers - cost	-	-	(55.6)	-	(55.6)
Accumulated depreciation - disposals - appraisal increase	-	4.9	-	-	4.9
Accumulated depreciation - disposals - appraisal decrease	-	(2.5)	-	-	(2.5)
Exchange rate adjustments	(37.9)	(9.1)	2.1	0.4	(44.5)
Total	16,070.2	11,698.4	4,958.5	356.0	33,083.1
Closing amount					
Cost	6,988.9	8,900.3	16,190.9	356.0	32,436.1
Appraisal increase (year 2005)	10,192.3	20,605.7	-	-	30,798.0
Appraisal decrease (year 2005)	(1,111.0)	(197.5)	-	-	(1,308.5)
<u>Less</u> Accumulated depreciation - cost	-	(5,357.4)	(11,232.4)	-	(16,589.8)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(12,339.2)	-	-	(12,339.2)
<u>Add</u> Accumulated depreciation - appraisal decrease	-	86.5	-	-	86.5
Net closing amount	16,070.2	11,698.4	4,958.5	356.0	33,083.1

As at December 31, 2005, the Bank and its subsidiaries had premises and equipment, fully depreciated but still in use, at the original cost amounting to Baht 1,869.1 million and Baht 7,422.2 million, respectively.

CONSOLIDATED FINANCIAL STATEMENTS					
2004					
	Land	Premises	Equipment	Others	Total
Opening amount					
Cost	6,952.8	8,616.8	13,238.2	1,569.6	30,377.4
Appraisal increase (year 2000 and year 2002)	10,201.0	15,204.3	-	-	25,405.3
Appraisal decrease (year 2000 and year 2002)	(912.3)	(509.3)	-	-	(1,421.6)
<u>Less</u> Accumulated depreciation - cost	-	(4,709.1)	(9,529.8)	-	(14,238.9)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(10,081.7)	-	-	(10,081.7)
Net opening amount	16,241.5	8,521.0	3,708.4	1,569.6	30,040.5
Additions/acquisitions - cost	38.1	143.9	2,204.4	990.3	3,376.7
Disposals/transfers - cost	(8.8)	(20.9)	(248.2)	(1,599.7)	(1,877.6)
Disposals/transfers - appraisal decrease	2.8	4.1	-	-	6.9
Depreciation for the year - cost	-	(321.4)	(1,335.7)	-	(1,657.1)
Depreciation for the year - appraisal increase	-	(671.5)	-	-	(671.5)
Accumulated depreciation - disposals - cost	-	9.9	225.3	-	235.2
Accumulated depreciation - disposals - appraisal decrease	-	(1.5)	-	-	(1.5)
Exchange rate adjustments	52.2	11.4	1.2	(0.1)	64.7
Total	16,325.8	7,675.0	4,555.4	960.1	29,516.3
Closing amount					
Cost	7,034.3	8,768.9	15,192.3	960.1	31,955.6
Appraisal increase (year 2000 and year 2002)	10,201.0	15,204.3	-	-	25,405.3
Appraisal decrease (year 2000 and year 2002)	(909.5)	(505.2)	-	-	(1,414.7)
<u>Less</u> Accumulated depreciation - cost	-	(5,038.3)	(10,636.9)	-	(15,675.2)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(10,754.7)	-	-	(10,754.7)
Net closing amount	16,325.8	7,675.0	4,555.4	960.1	29,516.3

As at December 31, 2004, the Bank and its subsidiaries had premises and equipment, fully depreciated but still in use, at the original cost amounting to Baht 1,129.7 million and Baht 6,036.5 million, respectively.

THE BANK'S FINANCIAL STATEMENTS					
2005					
	Land	Premises	Equipment	Others	Total
Opening amount					
Cost	7,026.9	8,641.5	14,965.8	952.5	31,586.7
Appraisal increase (year 2000 and year 2002)	10,201.0	15,204.3	-	-	25,405.3
Appraisal decrease (year 2000 and year 2002)	(909.5)	(505.2)	-	-	(1,414.7)
<u>Less</u> Accumulated depreciation - cost	-	(4,984.4)	(10,499.0)	-	(15,483.4)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(10,754.7)	-	-	(10,754.7)
Net opening amount	16,318.4	7,601.5	4,466.8	952.5	29,339.2
Additions/acquisitions - cost	21.2	144.0	2,169.2	1,266.9	3,601.3
Appraisal increase	805.2	6,254.4	-	-	7,059.6
Appraisal decrease - charged against previous appraisal increase	(509.2)	(844.5)	-	-	(1,353.7)
Appraisal decrease	(248.3)	(32.0)	-	-	(280.3)
Appraisal increase - charged against previous appraisal decrease	39.6	333.8	-	-	373.4
Disposals/transfers - cost	(28.7)	(14.8)	(1,208.5)	(1,868.2)	(3,120.2)
Disposals/transfers - appraisal increase	(304.7)	(8.5)	-	-	(313.2)
Disposals/transfers - appraisal decrease	7.2	6.0	-	-	13.2
Depreciation for the year - cost	-	(321.0)	(1,581.1)	-	(1,902.1)
Depreciation for the year - appraisal increase	-	(812.7)	-	-	(812.7)
Depreciation for the year - appraisal decrease	-	16.0	-	-	16.0
Accumulated depreciation - appraisal increase	-	(776.7)	-	-	(776.7)
Accumulated depreciation - appraisal decrease	-	73.0	-	-	73.0
Accumulated depreciation - disposals - cost	-	8.0	1,072.6	-	1,080.6
Accumulated depreciation - transfers - cost	-	-	(55.6)	-	(55.6)
Accumulated depreciation - disposals - appraisal increase	-	4.9	-	-	4.9
Accumulated depreciation - disposals - appraisal decrease	-	(2.5)	-	-	(2.5)
Exchange rate adjustments	(38.2)	(13.1)	1.1	-	(50.2)
Total	16,062.5	11,615.8	4,864.5	351.2	32,894.0
Closing amount					
Cost	6,981.2	8,758.9	15,948.6	351.2	32,039.9
Appraisal increase (year 2005)	10,192.3	20,605.7	-	-	30,798.0
Appraisal decrease (year 2005)	(1,111.0)	(197.5)	-	-	(1,308.5)
<u>Less</u> Accumulated depreciation - cost	-	(5,298.6)	(11,084.1)	-	(16,382.7)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(12,339.2)	-	-	(12,339.2)
<u>Add</u> Accumulated depreciation - appraisal decrease	-	86.5	-	-	86.5
Net closing amount	16,062.5	11,615.8	4,864.5	351.2	32,894.0

As at December 31, 2005, the Bank had premises and equipment, fully depreciated but still in use, at the original cost amounting to Baht 1,824.9 million and Baht 7,339.4 million, respectively.

THE BANK'S FINANCIAL STATEMENTS					
2004					
	Land	Premises	Equipment	Others	Total
Opening amount					
Cost	6,945.3	8,488.7	13,041.5	1,567.4	30,042.9
Appraisal increase (year 2000 and year 2002)	10,201.0	15,204.3	-	-	25,405.3
Appraisal decrease (year 2000 and year 2002)	(912.3)	(509.3)	-	-	(1,421.6)
<u>Less</u> Accumulated depreciation - cost	-	(4,654.6)	(9,411.5)	-	(14,066.1)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(10,081.7)	-	-	(10,081.7)
Net opening amount	16,234.0	8,447.4	3,630.0	1,567.4	29,878.8
Additions/acquisitions - cost	38.1	141.4	2,148.7	981.0	3,309.2
Disposals/transfers - cost	(8.8)	(19.4)	(223.3)	(1,595.9)	(1,847.4)
Disposals/transfers - appraisal decrease	2.8	4.1	-	-	6.9
Depreciation for the year - cost	-	(319.7)	(1,300.7)	-	(1,620.4)
Depreciation for the year - appraisal increase	-	(671.5)	-	-	(671.5)
Accumulated depreciation - disposals - cost	-	8.4	210.5	-	218.9
Accumulated depreciation - disposals - appraisal decrease	-	(1.5)	-	-	(1.5)
Exchange rate adjustments	52.3	12.3	1.6	-	66.2
Total	16,318.4	7,601.5	4,466.8	952.5	29,339.2
Closing amount					
Cost	7,026.9	8,641.5	14,965.8	952.5	31,586.7
Appraisal increase (year 2000 and year 2002)	10,201.0	15,204.3	-	-	25,405.3
Appraisal decrease (year 2000 and year 2002)	(909.5)	(505.2)	-	-	(1,414.7)
<u>Less</u> Accumulated depreciation - cost	-	(4,984.4)	(10,499.0)	-	(15,483.4)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(10,754.7)	-	-	(10,754.7)
Net closing amount	16,318.4	7,601.5	4,466.8	952.5	29,339.2

As at December 31, 2004, the Bank had premises and equipment, fully depreciated but still in use, at the original cost amounting to Baht 1,087.8 million and Baht 5,949.0 million, respectively.

4.10 Deposits

4.10.1 Classified by product as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Demand	55,730.8	56,301.4	54,947.7	55,441.9
Savings	563,838.0	553,246.7	563,894.8	553,508.4
Fixed				
Up to 6 months	381,005.1	426,176.9	379,898.8	423,977.6
6 months-less than 1 year	37,436.0	32,929.1	36,713.8	32,441.0
1 year and over	123,847.3	125,534.2	120,050.5	120,203.1
Negotiable certificates of deposit	1,644.0	1,178.2	1,024.6	539.4
Total	1,163,501.2	1,195,366.5	1,156,530.2	1,186,111.4

4.10.2 Classified by remaining maturity as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Up to 1 year	1,152,446.2	1,188,425.1	1,145,666.7	1,179,474.2
Over 1 year	11,055.0	6,941.4	10,863.5	6,637.2
Total	1,163,501.2	1,195,366.5	1,156,530.2	1,186,111.4

4.10.3 Classified by currency and customer's residence as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2005			2004		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	1,029,755.3	40,359.9	1,070,115.2	1,068,921.4	38,367.0	1,107,288.4
USD	14,094.0	34,712.8	48,806.8	14,836.6	32,391.0	47,227.6
Others	4,265.5	40,313.7	44,579.2	4,127.6	36,722.9	40,850.5
Total	1,048,114.8	115,386.4	1,163,501.2	1,087,885.6	107,480.9	1,195,366.5

	THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	1,029,968.5	40,359.9	1,070,328.4	1,065,969.7	38,367.0	1,104,336.7
USD	14,052.9	34,712.2	48,765.1	14,798.7	32,390.8	47,189.5
Others	4,143.4	33,293.3	37,436.7	4,039.7	30,545.5	34,585.2
Total	1,048,164.8	108,365.4	1,156,530.2	1,084,808.1	101,303.3	1,186,111.4

4.11 Interbank and money market items (liabilities)

Interbank and money market items (liabilities) consisted of the following as at December 31, 2005 and 2004 :

	CONSOLIDATED FINANCIAL STATEMENTS					
	2005			2004		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions Development Fund	12.1	9,274.0	9,286.1	13.1	4,383.9	4,397.0
Commercial banks	432.6	1,061.0	1,493.6	733.7	2,726.3	3,460.0
Other banks	154.7	194.0	348.7	196.2	2,184.7	2,380.9
Finance companies, finance and securities companies, securities companies and credit foncier companies	1,585.4	46.9	1,632.3	1,674.2	156.8	1,831.0
Other financial institutions	1,909.9	118.0	2,027.9	1,239.8	85.4	1,325.2
Total domestic items	4,094.7	10,693.9	14,788.6	3,857.0	9,537.1	13,394.1
Foreign items						
USD	473.9	18,972.6	19,446.5	393.2	10,176.8	10,570.0
JPY	3.0	453.6	456.6	2.6	1,994.3	1,996.9
Others	2,183.4	7,451.7	9,635.1	2,086.7	5,044.3	7,131.0
Total foreign items	2,660.3	26,877.9	29,538.2	2,482.5	17,215.4	19,697.9
Total domestic and foreign items	6,755.0	37,571.8	44,326.8	6,339.5	26,752.5	33,092.0

	THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions Development Fund	12.1	9,274.0	9,286.1	13.1	4,383.9	4,397.0
Commercial banks	432.6	1,061.0	1,493.6	780.5	2,726.3	3,506.8
Other banks	154.7	194.0	348.7	196.2	2,184.7	2,380.9
Finance companies, finance and securities companies, securities companies and credit foncier companies	1,606.2	46.9	1,653.1	1,756.4	146.8	1,903.2
Other financial institutions	1,909.9	118.0	2,027.9	1,239.8	28.9	1,268.7
Total domestic items	4,115.5	10,693.9	14,809.4	3,986.0	9,470.6	13,456.6
Foreign items						
USD	506.4	19,021.9	19,528.3	441.3	10,176.8	10,618.1
JPY	3.6	453.6	457.2	2.7	1,994.3	1,997.0
Others	2,197.2	7,180.5	9,377.7	2,120.4	4,977.7	7,098.1
Total foreign items	2,707.2	26,656.0	29,363.2	2,564.4	17,148.8	19,713.2
Total domestic and foreign items	6,822.7	37,349.9	44,172.6	6,550.4	26,619.4	33,169.8

4.12 Borrowings

4.12.1 Classified by types of securities and sources of fund as at December 31, 2005 and 2004, as follows :

	CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Unsecured subordinated notes	-	29,451.3	29,451.3	13,165.5	29,116.3	42,281.8
<u>Less</u> Master Investments Agreement	-	-	-	(13,165.5)	-	(13,165.5)
Subordinated convertible bonds	-	-	-	4,388.5	-	4,388.5
<u>Less</u> Discount on borrowings	-	(7,663.2)	(7,663.2)	-	(8,239.9)	(8,239.9)
Total	-	21,788.1	21,788.1	4,388.5	20,876.4	25,264.9

4.12.2 Classified by types of securities, currency, maturity and interest rate as at December 31, 2005 and 2004, as follows :

Million Baht

CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS					
Types	Currency	Maturity	Interest Rate	Amount	
				2005	2004
Short-term borrowings					
Unsecured subordinated notes (Notes 4.13 and 4.18)	USD	2005	7.25%	-	1,088.8
Total short-term borrowings				-	1,088.8
Long-term borrowings					
Unsecured subordinated notes (Notes 4.13 and 4.18)	USD	2007-2029	8.25%-9.025%	29,451.3	28,027.5
	THB	Perpetual	0.67%*	-	13,165.5
<u>Less</u> Master Investment Agreement				-	(13,165.5)
Subordinated convertible bonds (Notes 4.14 and 4.18)	THB	Perpetual	Floating interest rate**	-	4,388.5
<u>Less</u> Discount on borrowings				(7,663.2)	(8,239.9)
Total long-term borrowings				21,788.1	24,176.1
Total				21,788.1	25,264.9

4.13 Unsecured subordinated notes

On March 29, 1995, the shareholders passed a resolution for the Bank to issue and offer unsecured subordinated notes for sale to foreign markets and/or domestic markets in the amount not exceeding Baht 15,000 million or its equivalent in other currencies with a maturity of not exceeding 30 years. The Board of Directors was authorized to proceed with the issue as follows :

- On September 18, 1995, the Bank issued and offered USD 300 million of unsecured subordinated notes due 2005 at a coupon of 7.25% p.a. for sale to foreign investors.
- On March 25, 1996, the Bank issued and offered USD 150 million of unsecured subordinated notes due 2016 at a coupon of 8.25% p.a. for sale to foreign investors.

On April 2, 1996, the shareholders passed a resolution for the Bank to issue and offer unsecured subordinated notes for sale to foreign markets and/or domestic markets in the amount not exceeding USD 400 million or its equivalent in other currencies with a maturity of not exceeding 30 years. The Board of Directors was authorized to proceed with the issue. On January 21, 1997, the Bank issued and offered USD 300 million of unsecured subordinated notes due 2027 at a coupon of 8.375% p.a. for sale to foreign investors.

On January 28, 1999, the Bank issued and offered USD 266.9 million of unsecured subordinated notes due 2007 with a maturity of 8 years at a coupon of 8.75% p.a. for sale to foreign investors in exchange for the Bank's existing USD 266.9 million of unsecured subordinated notes due 2005 at a coupon of 7.25% p.a. being redeemed before their maturity, which was approved by the BOT (remaining USD 33.1 million). The Bank also issued USD 449.8 million of unsecured subordinated notes due 2029 with a maturity of 30 years at a coupon of 9.025% p.a. for sale to foreign investors in exchange for the Bank's existing USD 149.8 million of unsecured subordinated notes due 2016 at a coupon

* Interest will be paid only when has paid dividend on preferred share.

** Interest rate equals 4 times the sum of the 3-month deposit rate of the Bank and 1.75% p.a.

of 8.25% p.a. (remaining USD 0.2 million) and all of unsecured subordinated notes due 2027 at a coupon of 8.375% p.a. being redeemed before their maturity, which was approved by the BOT.

Since TAS do not provide accounting guidance for the extinguishment of debt, this transaction was accounted for as an extinguishment of debt under the International Financial Reporting Standard (IFRS). As a result, the Bank recognized in the 1999 statement of income, a gain of USD 259.0 million (Baht 9,503.5 million in the 1999 statement of income), the difference between the market price of the notes being redeemed, which is lower than the par value. The Bank recorded the book value of the unsecured subordinated notes due 2007 and the unsecured subordinated notes due 2029 in the amount of USD 177.5 million (Baht 6,543.1 million) and USD 258.7 million (Baht 9,535.1 million), respectively. The difference between the book value and the redemption value of the notes will be amortized on a monthly basis throughout the life of the notes (See Note 4.13). The Bank paid in cash additional benefit to the unsecured subordinated note holders amounting to Baht 388.4 million.

On November 15, 1999, the Bank redeemed the remaining USD 0.5 million of 7.25% unsecured subordinated notes due 2005 before their maturity, which was approved by the BOT.

On August 30, 2002, the Bank redeemed the remaining USD 4.75 million of 7.25% unsecured subordinated notes due 2005 before their maturity, which was approved by the BOT.

On September 15, 2005, the Bank redeemed the remaining USD 27.85 million of 7.25% unsecured subordinated notes due 2005.

4.14 Subordinated convertible bonds

On January 13, 1994, the shareholders passed a resolution for the Bank to issue and offer subordinated convertible bonds for sale to foreign markets in the amount not exceeding USD 500 million with a maturity of 10 years and a conversion period within 10 years, and to reserve 60 million ordinary shares to accommodate the conversion right. The Board of Directors was authorized to proceed with the issue. On January 25, 1994, the Board of Directors passed a resolution for the Bank to issue subordinated convertible bonds. On March 3, 1994, the Bank issued USD 400 million of subordinated convertible bonds with a maturity of 10 years at a coupon of 3.25% p.a. and conversion price of Baht 230 per share at the exchange rate of USD 1 to Baht 25.28 on the condition that the Bank may convert the bonds before maturity. The bondholders have the right to convert the bonds into ordinary shares from May 24, 1994 onwards.

On January 29, 1999, the Bank amended the terms and conditions of the subordinated convertible bonds by increasing the coupon from 3.25% p.a. to 4.589% p.a. which have been approved by the trustee. This transaction was accounted as an extinguishment of debt under the IFRS, since TAS do not provide accounting guidance for the extinguishment of debt. The amended bonds were recorded at Baht 5,778.4 million, which was the fair value at the date of issuance. The difference between the book value and the redemption value of the bonds will be amortized on a monthly basis throughout the life of the bonds. As a result, the Bank recognized a gain of Baht 3,816.6 million in the 1999 statement of income (See Note 4.12).

On April 5, 2000, the shareholders passed a resolution for the Bank to allocate 11,495,694 ordinary shares, to be reserved additionally for the exercise of the subordinated convertible bonds.

From May 24, 1994 until December 31, 2003, the bondholders have exercised the right to convert the bonds into ordinary shares totaling 1,495,694 shares. As at December 31, 2003 the outstanding number of ordinary shares reserved to accommodate the conversion right totaled 70 million shares (See Note 4.19).

On March 3, 2004, the Bank redeemed all subordinated convertible bonds. On April 9, 2004, the shareholders passed a resolution for the Bank to cancel the allocation of 70 million ordinary shares reserved for the exercise of conversion right of such bonds.

4.15 Convertible bonds

On April 2, 1996, the shareholders passed a resolution for the Bank to issue and offer subordinated convertible bonds and/or convertible bonds for sale to foreign markets and/or domestic markets in the amount not exceeding USD 400 million or its equivalent in other currencies with maturity not exceeding 10 years, and resolved to reserve 50 million ordinary shares to accommodate for such convertible bonds. The Board of Directors was authorized

to proceed with the issue. On June 17, 1996, the Board of Directors passed a resolution for the Bank to issue and offer convertible bonds. On August 7, 1996, the Bank issued USD 350 million of convertible bonds with a maturity of 10 years at a coupon of 1.50% p.a. and conversion price of Baht 270 per share at the exchange rate of USD 1 to Baht 25.28 for sale to foreign investors. The bonds will be mandatorily redeemed at a premium at the end of year 5 subject to the terms and conditions as stated in the offering circular. The bondholders have the right to convert the bonds into ordinary shares from September 16, 1996 onwards (See Note 4.12). The Bank has entered into interest rate swap contracts in order to hedge the risk of redemption at the end of year 5, should the above mentioned terms and conditions are met (See Note 4.33).

On April 5, 2000, the shareholders passed a resolution for the Bank to allocate 10 million ordinary shares, to be reserved additionally for the exercise of the convertible bonds.

On August 7, 2001, the Bank redeemed all convertible bonds. On April 9, 2004, the shareholders passed a resolution for the Bank to cancel the allocation of 60 million ordinary shares reserved for the exercise of conversion right of such bonds.

4.16 Bonds

On April 5, 2000, the shareholders passed a resolution for the Bank to issue and offer subordinated bonds and/or unsubordinated bonds and/or perpetual bonds, both subordinated and unsubordinated, and/or subordinated convertible bonds and/or convertible bonds (together "the Bonds") in an amount not exceeding USD 3,000 million or its equivalent in other currencies, offered and sold in foreign markets and/or domestic markets to general public and/or institutional investors or investors with specific characteristics defined in the notification of the Securities Exchange Committee (SEC). The non-perpetual bonds shall have a maturity of not exceeding 100 years. The subordinated convertible bonds and/or convertible bonds shall have a maturity of not exceeding 30 years, and the amount of not exceeding USD 1,000 million or its equivalent in other currencies. The shareholders also approved the allocation of 292 million ordinary shares, to be reserved additionally with 208 million ordinary shares which remain unexercised, totaling 500 million ordinary shares to accommodate the conversion right of the subordinated convertible bonds and/or convertible bond holders.

On April 9, 2004, the shareholders approved the reconsideration of resolutions of the shareholders' meeting convened on April 5, 2000 and approved for the Bank to issue subordinated bonds and/or unsubordinated bonds and/or perpetual bonds, both subordinated and unsubordinated, and/or subordinated convertible bonds and/or convertible bonds (together "the Bonds"). The shareholders also approved the allocation ordinary shares to accommodate the conversion right of the subordinated convertible bonds and/or convertible bondholders according to the amount and conditions previously approved (See Note 4.19).

4.17 Medium Term Note Program

On March 26, 1997, the shareholders passed a resolution for the Bank to issue and offer bonds including subordinated bonds and unsubordinated bonds under the Medium Term Note Program in an amount of not exceeding USD 1,500 million or its equivalent in other currencies. The bonds shall have a maturity of not exceeding 30 years and be offered and sold in foreign markets and/or domestic markets. The Bank may be given the right to redeem the bonds prior to their maturity and/or the bondholders may be given the right to call the Bank to redeem the bonds prior to their maturity in accordance with the condition of the bonds. The Board of Directors was authorized to proceed with the issue.

On August 28, 1997, the Board of Directors passed a resolution to give the authority to the Executive Board to consider and make decision, in respect of regulations, conditions and other details for the issue and offering of the bonds.

4.18 Capital Augmented Preferred Securities

On April 2, 1999, the Bank issued Capital Augmented Preferred Securities (CAPS) Baht 46,000 million to Bualuang CAPS Fund, with a minimum return of 11.00 % p.a. and a maximum return of 22.25% p.a., payable quarterly, whereby CAPS consist of two groups of securities as follows:

The first group of securities consisted of 345,000 Class A preferred shares with a par value of Baht 10 per

share and 345,000 units of subordinated perpetual bonds (Group 1 Subordinated Bonds) Offering total Baht 34,500 million. The important aspect of securities are as follows:

- Class A preferred shares are non-cumulative where the dividend payment is dependent upon the ordinary shares' dividend payment. If the Bank declares dividend on the ordinary shares, as long as the Bank still pays interest on Group 1 Subordinated Bonds in full on each due date or when the liquidation preference is reduced to equal the par value of the Preferred Shares, the Bank will pay a dividend of Baht 1 per share on the Preferred Shares. If the Bank has not paid interest on Group 1 Subordinated Bonds in full on each due date, the Bank will pay the dividend on the Preferred Shares an amount equal the interest on Group 1 Subordinated Bonds less the amount of interest already paid in such year.
- The Group 1 Subordinated Bonds is perpetual bonds with a coupon of 15.00% p.a., payable semi-annually, the interest will be paid only when the Bank has paid dividend on the Preferred Shares. The unpaid interest for any year will not be carried forward to the subsequent year. The Bank may redeem the Group 1 Subordinated Bonds subject to the approval by the BOT under the following conditions:
 - on or after 5 years from the issue date; or
 - the Preferred Shares Cum Group 1 Subordinated Bonds can no longer be counted as Tier 1 capital; or
 - the interests on the Group 1 Subordinated Bonds are no longer tax deductible; or
 - the Bank can raise an equivalent or greater amount of fund to replace the Group 1 Subordinated Bonds; or if the Bank's Tier 1 capital ratio, after the redemption of these Bonds, exceeds the minimum ratio stipulated by the BOT.

In addition, the Bank has entered into The Master Investment Agreement for investment in securities with Bualuang CAPS Fund, which has terms and conditions relating to the transfer of securities, redemption of the bonds, reduction of liquidation preference of the preferred shares, payment to the preferred shareholders as specified in the Articles of Association of the Bank, and ratio of conversion into the Bank's ordinary share of the preferred share at 1:1.

The second group of securities issued consisted of 469,200 units of discounted zero coupon subordinated bonds and subordinated convertible bonds with a par value of Baht 100,000 per unit. The total issuance price of such bonds was Baht 11,500 million. The bonds serially mature in 29 series. Bond series 1 to 20 serially mature at intervals of 3 months and mature within 3 months to 5 years. Each Bond series has a par value of Baht 1,265 million and Bonds series 21-28 consisted of subordinated convertible bonds, which have a maturity between 5 years 3 months and 7 years with a maturity interval of 3 months. These bonds have a par value 1,265 million per series. Bond series 29 has a par value of Baht 11,500 million, and a maturity of 7 years.

The Bank has the option to call all of the Bonds in the second group (series 21-29) on or after 5 years from the date of issue at the accreted value. On the redemption date, if the average closing price of the Bank's ordinary shares traded on the main board of the SET within the period of 10 business days before the redemption date is not less than 120% of convertible price and the closing price before the redemption date is not less than 120% of convertible price, the remaining subordinated bonds in the second group shall be converted into the Bank's ordinary shares at Baht 100 per share.

On April 2, 2004, the Bank redeemed CAPS amounting to Baht 28,446.0 million and adjusted the terms and conditions for the remaining units of the CAPS amounting to Baht 17,554.0 million. Important aspects of the adjustment may be summarized as follows :

- The return of CAPS was set to a minimum rate of the 3-month deposit rate of the Bank plus 1.75% p.a. And when the Bank pays dividends to the ordinary shareholders, additional return of 0.5025% p.a. shall be paid.
- The second group bonds (series 21-28) were cancelled. The terms and conditions were revised such that the Bond series 29 became a perpetual bond, to be consistent with that of Group 1 Securities and the interest rate equals 4 times the sum of the 3-month deposit rate of the Bank and 1.75% p.a. to make the rate return of CAPS to the aforementioned level.
- The Bank was granted the right to redeem Group 1 Securities and Group 2 Securities in whole or in part in multiple of 1/10 of the amount issued and sold or at a multiple of the mentioned amount.

According to the ICAAT's interpretation of accounting standard No.3 on the issue of compound financial instruments by financial institutions (See Note 3.17), in summary, the first group of securities should be separated into 3 parts : 1) liabilities 2) premium on preferred shares and 3) preferred shares. However, since the amount categorized as premium on preferred shares (Baht 15.2 million) is not material, it was included as liabilities in the balance sheets. As at December 31, 2004, the presentation of the first group of securities is as follows :

	Baht
	2004
Subordinated bonds cum preferred shares	13,164,183,450
Preferred shares	1,316,550
Total	13,165,500,000

On April 2, 2004, the Bank redeemed Group 1 Securities amounting to Baht 21,332,366,550, the remaining portion of Group 1 Securities, as a result, had the value of Baht 13,167,633,450. The Bank had paid for the redemption with regards to the part of the redeemed Preferred Shares Cum Subordinated Bonds to the bondholders. On July 7, 2004, the Bank had converted 213,345 Class A preferred shares with a par value of Baht 10 per share into ordinary shares at the same number and amount.

Had the Bank accounted for the first group of Securities in accordance with the shareholder's resolution, which was approved by the BOT and registered with the Department of Commercial Registration (currently Department of Business Development) on April 16, 1999, the presentation in the balance sheets as at December 31, 2004, would be as follows :

	Baht
	2004
Preferred shares	1,316,550
Premium on preferred shares	13,164,183,450
Total	13,165,500,000

On July 29, 2005, the Board of Directors of the Bank has passed the resolutions to the effect that the remaining amount of CAPS amounting to Baht 17,554.0 million be redeemed under the conditions that the Bank must have already obtained an approval of the BOT and/or any relevant authorities.

On August 25, 2005, the Bank was approved by BOT for the redemption of all remaining amount of CAPS. On September 29, 2005, the Bank redeemed of all the remaining amount of CAPS amounting to Baht 17,554.0 million.

On October 3, 2005, the Bank had converted 131,655 Class A preferred shares with a par value of Baht 10 per share into ordinary shares at the same number and amount due to the redemption of CAPS (See Note 4.19.3).

4.19 Share capital

As at December 31, 2005 and 2004, the Bank had registered share capital of Baht 40,000,000,000 divided into 4,000,000,000 shares with par value of Baht 10 each, comprising of ordinary shares and preferred shares with details as follows for December 31, 2004 :

4.19.1 3,998,000,000 ordinary shares, consisting of :

- 1,908,711,239 ordinary shares which are issued and paid-up,
- 1,109,502,106 unissued ordinary shares which shall be allocated for offer and sale to general public, including the existing shareholders and the beneficial owners of the shares held by the custodian or by any other similar arrangements and may be issued and offered for sale in foreign markets and/or domestic markets in full amount or in part overtime,
- 70,000,000 unissued ordinary shares which are reserved for the exercise of conversion right of the subordinated convertible bonds, which had already been issued (See Note 4.14),

- 60,000,000 unissued ordinary shares which are reserved for the exercise of conversion right of the convertible bonds, which had already been issued (See Note 4.15),
- 150,000,000 unissued ordinary shares which are reserved for the exercise of conversion right of the subordinated convertible bonds of CAPS, which had already been issued (See Note 4.18),
- 500,000,000 unissued ordinary shares which are reserved for the exercise of conversion right of the subordinated convertible bonds and/or convertible bonds, which remain unissued (See Note 4.16),
- 200,000,000 unissued ordinary shares which are reserved for the exercise of right to purchase ordinary shares of the warrants, which remain unissued (See Note 4.20).

4.19.2 1,000,000 Class A preferred shares, consisting of :

- 345,000 Class A preferred shares which are issued and paid-up,
- 655,000 unissued Class A preferred shares which may be offered and sold in foreign markets and/or domestic markets, and may be offered and sold in conjunction with subordinated bonds.

4.19.3 1,000,000 unissued Class B preferred shares which may be offered and sold in foreign markets and/or domestic markets, and may be offered and sold in conjunction with subordinated bonds and/or unsubordinated bonds and/or subordinated convertible bonds and/or convertible bonds.

The 11th ordinary shareholders' meeting convened on April 9, 2004, approved the reconsideration of resolutions regarding the allocation of shares and issuance of various types of the Bank's securities and approved the proposed allocation of shares and issuance of various types of securities so that the resolutions in respect thereof shall correspond with the regulations prescribed by the Securities and Exchange Commission as well as the Bank's current situation by first canceling resolutions regarding the allocation of shares and the issuance of various types of Bank's securities and then approving the allocation of shares and issuance of various types of Bank's securities as follows :

- 1) Allocation of 1,239,502,106 ordinary shares for offer and sale to general public including the existing shareholders and the beneficial owners of the shares held by custodian or by any other similar arrangements; such number of shares being the sum of ordinary shares previously allocated for offer and sale to general public including the existing shareholders and ordinary shares previously allocated for the exercise of conversion right of convertible securities but which allocation has now been cancelled as the securities have been redeemed, with details as follows :
 - 1,109,502,106 ordinary shares, which are ordinary shares for offer and sale to general public including the existing shareholders and the beneficial owners of the shares held by custodian or by any other similar arrangements, remaining from ordinary shares offering at the end of 2003.
 - 70,000,000 ordinary shares reserved for the exercise of right of the subordinated convertible bonds redeemed on March 3, 2004.
 - 60,000,000 ordinary shares reserved for the exercise of right of the convertible bonds redeemed on August 7, 2001.
- 2) The remaining ordinary shares, preferred shares, bonds and warrants with the right to purchase ordinary shares are allocated as prescribed in prior resolution.

The Class A preferred shares and Class B preferred shares confer the following rights on the holders as follows :

- 1) Upon liquidation or bankruptcy of the Bank, any amount remaining after payment of all debts and liabilities of the Bank shall be divided and shared among the holders of Class A preferred shares and/or the holders of Class B preferred shares in priority to the holders of ordinary shares but pari passu with the holders of Class A preferred shares or the holders of Class B preferred shares, as the case may be, in proportion to the number of the preferred shares held by each holder thereof, in an amount equal to the first offering price of the preferred shares.
- 2) On the redemption date of the Bank's debentures which are offered simultaneously with the preferred shares, the Bank will pay to the holders of the preferred shares an amount equal to

the lower of the first offered price of the preferred shares minus the par value of such preferred shares or premium on shares. The liquidation or bankruptcy preference under clause 1) shall be reduced to an amount equal to the par value of the preferred shares, and the preferred shares shall be converted in to ordinary shares.

- 3) The holder of the preferred shares shall have preferential right to receive dividends in respect of the preferred shares in each year in priority to the holders of ordinary shares at the following rate :

In case of Class A preferred shares

- At the rate of Baht 1 per share, in the event that the Bank has paid interest on the subordinated debentures which are offered simultaneously with Class A preferred shares in full as specified in its terms and conditions or in the event that the subordinated debentures have been redeemed.
- At the rate equal to an amount of interest on the subordinated debentures which are offered simultaneously with Class A preferred shares as specified in its terms and conditions minus an interest amount on the subordinated debentures paid in that fiscal year.

In case of Class B preferred shares

- At the fixed rate determined when Class B preferred shares have firstly been issued, but not less than Baht 1 per share and not more than 20% of the first offered price of Class B preferred shares.

- 4) Each of preferred shares shall carry the right to one vote, equal to that of an ordinary share, at the meeting of the shareholders of the Bank.

On July 7, 2004, the Bank had registered the change in the number of its ordinary shares with the Ministry of Commerce from 1,908,497,894 shares to 1,908,711,239 shares by converting 213,345 Class A preferred shares with a par value of Baht 10 per share into ordinary shares at the same number and amount (See Note 4.18).

On October 3, 2005, the Bank had converted 131,655 Class A preferred shares with a par value of Baht 10 per share into ordinary shares at the same number and amount due to the redemption of CAPS. The Bank had registered the change in the number of its ordinary shares with the Ministry of Commerce from 1,908,711,239 shares to 1,908,842,894 shares on October 7, 2005 (See Note 4.18).

The 12th ordinary shareholders' meeting convened on April 12, 2005, approved important resolution regarding share capital as follows :

- The reconsideration of resolutions regarding the allocation of shares and the issuance of various types of the Bank's securities:

Ordinary shareholders' meeting approved the reconsideration of resolutions of the 11th ordinary shareholders' meeting convened on April 9, 2004, regarding the allocation of shares and the issuance of various types of the Bank's securities and approved the allocation of shares and the issuance of various types of securities as proposed, to comply with the regulations prescribed by the Securities and Exchange Commission and to reflect the Bank's current situation, which may be summarized as follows :

Ordinary shares

- 1) Allocation of 1,339,502,106 ordinary shares as follows : (revised)
- 1.1) Allocation of 459,502,106 ordinary shares for offer and sale to general public, including the existing shareholders and the beneficial owners of the shares held by custodian or by any other similar arrangements.
 - 1.2) Allocation of 440,000,000 ordinary shares for offer and sale to institutional investors or investor swith specific characteristics prescribed by the Securities and Exchange Commission.
 - 1.3) Allocation of 440,000,000 ordinary shares for offer and sale to the existing shareholders in proportion to their shareholdings.

- 2) Allocation of 50,000,000 ordinary shares to be reserved for the exercise of the conversion right attached to the subordinated convertible bonds issued by the Bank and offered for sale in 1999 as part of the Capital Augmented Preferred Securities (CAPS) (reduced the number of shares).
- 3) Allocation of 500,000,000 ordinary shares to be reserved for the exercise of conversion right attached to the subordinated convertible bonds and/or convertible bonds that may further be issued in future by the Bank, as approved by the shareholders' meeting (unchanged).
- 4) Allocation of 200,000,000 ordinary shares to be reserved for the exercise of right to purchase ordinary shares by holders of warrants that may further be issued in future by the Bank, as approved by the shareholders' meeting (unchanged).

The preferred shares, bonds and warrants with the right to purchase ordinary shares are allocated as prescribed in prior resolution.

- The amendment of the Bank's Memorandum of Association regarding the registered capital of the Bank

The meeting approved the following amendment of Clause 4 of the Bank's Memorandum of Association to correspond with the number of ordinary shares and preferred shares that had been changed as a result of the conversion of 213,345 of Class A preferred shares into 213,345 ordinary shares owing to the redemption of 213,345 units of the Bank's Subordinated Debentures cum Preferred Shares which is a part of Capital Augmented Preferred Securities (CAPS) on April 2, 2004, which the amendment are as follows :

The registered capital of the Bank is Baht 40,000.0 million, divided into 4,000,000,000 shares at a par value of 10 Baht each, comprising 3,998,213,345 ordinary shares, and 1,786,655 preferred shares.

As at December 31, 2005 and 2004, the registered shares and their allocations are as follows :

Type	Number of Registered Shares		Description	Allocation	
	2005	2004		Number of Shares 2005	2004
Ordinary shares	3,998,213,345	3,998,000,000	Shares issued	1,908,842,894	1,908,711,239
			Share allocated for sale in the future	1,339,502,106	1,239,502,106
			Share reserved for the exercise of right of the subordinated convertible bonds (See Note 4.14)	-	-
			Share reserved for the exercise of right of the convertible bonds (See Note 4.14)	-	-
			Share reserved for the exercise of right of the subordinated convertible bonds of CAPS (See Note 4.18)	50,000,000	150,000,000
			Share reserved for the exercise of right of the convertible bonds, which remain unissued (See Note 4.16)	500,000,000	500,000,000
			Share reserved for the exercise of right of the warrants, which remain unissued (See Note 4.20)	200,000,000	200,000,000
Class A preferred shares	786,655	1,000,000	Shares issued	-	131,655
			Share allocated for sale in the future	655,000	655,000
Class B preferred shares	1,000,000	1,000,000	Share allocated for sale in the future	1,000,000	1,000,000
Total	4,000,000,000	4,000,000,000		4,000,000,000	4,000,000,000

The reconciliation of weighted average number of shares for the years ended December 31, 2005 and 2004 are as follows :

FOR THE YEAR ENDED DECEMBER 31, 2005						
	Number of Shares Issued	Accumulated Number of Shares Outstanding	From	To	Number of Days	Weighted Average Number of Shares
Beginning balance		1,908,711,239	Jan 1, 2005	Oct 6, 2005	279	1,458,987,495
Class A preferred shares converted into ordinary shares	131,655	1,908,842,894	Oct 7, 2005	Dec 31, 2005	86	449,754,764
Total					365	1,908,742,259

FOR THE YEAR ENDED DECEMBER 31, 2004						
	Number of Shares Issued	Accumulated Number of Shares Outstanding	From	To	Number of Days	Weighted Average Number of Shares
Beginning balance		1,908,497,894	Jan 1, 2004	Jul 6, 2004	188	980,321,323
Class A preferred shares converted into ordinary shares	213,345	1,908,711,239	Jul 7, 2004	Dec 31, 2004	178	928,280,329
Total					366	1,908,601,652

4.19.4 Capital fund as at December 31, 2005 and 2004 are as follows :

	Million Baht	
	2005	2004
Tier 1 capital		
Issued and paid-up share capital and premium on share capital	75,434.6	75,434.6
Legal reserve	10,000.0	2,000.0
Other reserve	15,000.0	5,000.0
Retained earnings after appropriation	536.0	496.4
Others	(1,555.1)	13,164.2
	99,415.5	96,095.2
Tier 2 capital		
Unrealized increment per land appraisal	6,937.4	6,870.6
Unrealized increment per premises and condominiums appraisal	3,983.0	2,066.1
Provision for normal assets	3,660.1	3,977.0
Unrealized gain (net) on equity security revaluation-available-for-sale	4,697.5	3,501.6
Hybrid debt capital instruments	-	81.6
Long-term subordinated debt instruments		
Unsecured subordinated notes	13,134.6	14,291.0
	32,412.6	30,787.9
Total	131,828.1	126,883.1

As at December 31, 2004, the Bank had allocated legal reserve amounting to Baht 2,000.0 million in accordance with the Bank's Articles of Association.

The Bank of Thailand regulation requires that banks registered in Thailand maintain a ratio of capital fund to assets and contingencies of not less than 8.5% and that Tier 1 capital must not be less than 4.25% of such assets and contingencies.

As at December 31, 2005 and 2004, capital adequacy ratios maintained by the Bank in accordance with the notification of the BOT are as follows :

	Percentage	
	2005	2004
Total capital	14.0	13.5
Tier 1 capital	10.6	10.2
Tier 2 capital	3.4	3.3

4.20 Warrants

On April 5, 2000, the shareholders passed a resolution for the Bank to issue up to 200 million units of warrants with a maturity of not exceeding 10 years, to be offered and sold in foreign markets and/or domestic markets. The shareholders also approved to allocate 100 million ordinary shares, to be reserved additionally with 100 million ordinary shares which remain unexercised, totaling 200 million ordinary shares, to accommodate the exercise right of the warrant holders.

On April 9, 2004, the shareholders approved the reconsideration of resolutions of the shareholders' meeting convened on April 5, 2000 and approved for the Bank to issue warrants. The shareholders also approved to allocate ordinary shares to accommodate the exercise right of the warrant holders according to the amount and conditions previously approved (See Note 4.19).

4.21 The establishment of Special Purpose Vehicle to issue capital securities

On April 21, 1998, the shareholders passed a resolution for the Bank to establish Special Purpose Vehicle (SPV) to issue capital securities in the amount not exceeding USD 1,000 million or its equivalent in other currencies, to be offered in private placement and/or to institutional investors in accordance with the rules and guidelines of the Securities and Exchange Commission. The Bank may issue capital securities in whole amount or in lots. The Board of Directors was authorized to proceed with the establishment of the SPV.

Such capital securities may be perpetual, non-cumulative, and redeemable by the SPV or may be guaranteed by the Bank. The terms and conditions in the offering of the capital securities may state that upon specific conditions, the Bank must or may issue other securities in exchange for the capital securities.

Upon the issuance of capital securities by the SPV, the Bank may issue securities which may be subordinated; secured; convertible into ordinary shares or other securities of the Bank; or any other securities in the amount not exceeding USD 1,100 million or its equivalent in other currencies to the SPV. The Board of Directors has been authorized to proceed with the issuance of the capital securities by the SPV and those securities that the Bank may have to issue to the SPV. The terms and conditions of the offering of the capital securities by the SPV may include dividend payment or other kind of payment as determined by the Board of Directors and such payment may be related to payment of dividend or other payment on other securities of the Bank.

On March 18, 1999, the shareholders passed a resolution for the Bank to establish or to invest in a subsidiary or SPV for the purpose of raising fund of the Bank, by issuing preferred shares and/or bonds to the subsidiary or SPV, or the Bank may issue the preferred shares and/or bonds to a mutual fund or a juristic entity that is established for investing mainly in the Bank's preferred shares and/or bonds; and the Bank is authorized to enter into trust agreement or Master Investment Agreement between the Bank and the subsidiary or SPV or mutual fund or any other juristic entity.

4.22 Legal reserve and other reserve

4.22.1 Under the Public Limited Companies Act, the Bank is required to allocate to a reserve fund at least 5% of its net profit after accumulated losses brought forward (if any) until the reserve fund is not less than 10% of the registered capital. However, the Bank's Articles of Association require that the Bank shall allocate to the reserve fund at least 10% of its net profit after accumulated losses brought forward (if any) until the reserve fund is not less than 25% of the registered capital.

4.22.2 The Bank appropriated annual profit as other reserve, which is treated as general reserve with no specific purpose.

4.23 Offsetting for the retained deficit

On April 9, 2004, the shareholders had passed the resolution that other reserves amounting to Baht 63,266,975,948, legal reserves amounting to Baht 11,544,800,000 and premium on ordinary share capital amounting to Baht 25,775,476,339, respectively, be transferred in order to offset for the retained deficit of the Bank totaling Baht 100,587,252,287, effective as from January 1, 2004.

4.24 The appropriation of the profit and the dividends payment

On October 20, 2004, the meeting of the Board of Directors of the Bank No. 7/2547 have adopted the following resolutions :

- The interim dividends on ordinary shares shall be paid from the profit of the operating result of the first half of the year 2004 at the rate of Baht 0.75 per share on November 19, 2004.
- The dividends on the Class A preferred shares (totaling 131,655 shares with an issued price of Baht 100,000.00 each) shall be paid at the amount being equal to the interest payment on the Group 1 Subordinated Bonds for period 1 of 2004 amounting to Baht 21,750,127.40 and the additional dividends shall be paid at the rate of Baht 1.00 per share amounting to Baht 131,655.00, being a total payment of Baht 21,881,782.40 (approximately at the rate of Baht 166.21 per share) on November 19, 2004. And the interest payment on the Group 1 Subordinated Bonds for period 2 of 2004 shall be paid at the amount of Baht 44,466,927.12 on January 1, 2005, according to the terms and conditions of the Capital Augmented Preferred Securities (CAPS).

The Bank already paid dividend according to the above mentioned resolution amounting to Baht 1,453.4 million on November 19, 2004.

On April 12, 2005, the meeting of the ordinary shareholders No. 12 have adopted the following resolutions :

- The dividend be paid for the operating result of the year 2004 at the rate of Baht 1.75 per ordinary share, totaling Baht 3,340.2 million, a part of which had been paid as interim dividend at the rate of Baht 0.75 per share on November 19, 2004, and the remaining amount be paid on May 12, 2005 at the rate of Baht 1.00 per share to the shareholders whose names appear on the date the share register book is closed for the purpose of ascertaining entitlement to dividend which is April 27, 2005 at 12.00 hrs.

In respect of the 131,655 shares of the Class A preferred shares, the dividend is paid according to the terms and conditions specified in the prospectus of the Class A preferred shares, offered simultaneously with the Group 1 Subordinated Bonds, being a part of the Bank's Capital Augmented Preferred Securities (CAPS), which stipulates that in the year that the Bank makes a dividend payment to the shareholders of ordinary shares, it is required to make a dividend payment to the shareholders of the Class A preferred share at the rate equal to the amount of interest on the Group 1 Subordinated Bonds which are not paid on each due date, and that an additional dividend be paid at the rate of Baht 1.00 per share. The Bank has already made the interim dividend payment to the shareholders of preferred shares on November 19, 2004 in the amount of Baht 21.8 million with an additional amount of Baht 0.1 million or at the rate of Baht 1.00 per share, totaling Baht 21.9 million, being the full dividend payment according to the terms and conditions specified in the prospectus.

- The appropriation of the profit for the operating result of the year 2004 as a legal reserve in the total amount of Baht 6,000.0 million, being the appropriation of profit for the period of January - June 2004 amounting to Baht 1,000.0 million and for the period of July - December 2004 amounting to Baht 1,000.0 million (which have already been made as per the financial statements for the year ended December 31, 2004) and as additional legal reserve in the amount of Baht 4,000.0 million.
- The appropriation of the profit for the operating result of the year 2004 as other reserves in the total amount of Baht 8,500.0 million, being the appropriation of profit for the period of January - June 2004 amounting to Baht 5,000.0 million (which has already made as per the financial statements for the year ended December 31, 2004) and for the period of July - December 2004 amounting to Baht 3,500.0 million.

The net profit remaining after the appropriation of profit is Baht 429.5 million.

The Bank already paid dividend according to the above mentioned resolution amounting to Baht 1,908.7 million on May 12, 2005.

On August 23, 2005, the meeting of the Board of Directors of the Bank No. 7/2548 have adopted the following resolutions :

- The interim dividends on ordinary shares shall be paid from the profit of the operating result of January - June 2005 at the rate of Baht 0.75 per share on September 23, 2005.
- The appropriation of the profit for the operating result of January - June 2005 as a legal reserve in the total amount of Baht 4,000.0 million and other reserves in the total amount of Baht 6,500.0 million.

The Bank already paid dividend according to the above mentioned resolution amounting to Baht 1,431.5 million on September 23, 2005.

4.25 Commitments

As at December 31, 2005 and 2004, the Bank had commitments as follows :

	Million Baht					
	CONSOLIDATED FINANCIAL STATEMENTS					
	2005			2004		
	Baht	Foreign Currencies	Total	Baht	Foreign Currencies	Total
Avals to bills	2,720.1	1,204.4	3,924.5	2,532.3	1,417.5	3,949.8
Guarantees of loans	423.3	7,209.7	7,633.0	293.6	8,740.2	9,033.8
Other guarantees	68,587.4	12,730.5	81,317.9	56,541.7	12,971.2	69,512.9
Liability under unmatured						
import bills	1,034.9	9,233.6	10,268.5	942.7	10,525.3	11,468.0
Letters of credit	1,060.7	28,749.3	29,810.0	1,082.7	28,712.7	29,795.4
Forward foreign exchange contracts						
Bought	10,173.2	153,724.1	163,897.3	8,100.9	137,090.3	145,191.2
Sold	9,342.5	229,084.7	238,427.2	10,054.4	226,999.2	237,053.6
Currency swaps						
Bought	-	2,054.1	2,054.1	-	1,954.8	1,954.8
Sold	-	-	-	-	-	-
Interest rate swaps						
Bought	-	197.4	197.4	-	6,624.3	6,624.3
Sold	-	197.4	197.4	-	6,624.3	6,624.3
Amount of unused bank overdraft	121,006.1	2,702.0	123,708.1	117,423.7	2,888.8	120,312.5
Others	40.0	19,072.2	19,112.2	433.0	223.3	656.3
Total	214,388.2	466,159.4	680,547.6	197,405.0	444,771.9	642,176.9

	THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Baht	Foreign Currencies	Total	Baht	Foreign Currencies	Total
Avals to bills	2,720.1	1,204.4	3,924.5	2,527.5	1,417.5	3,945.0
Guarantees of loans	423.3	7,139.7	7,563.0	293.6	8,740.2	9,033.8
Other guarantees	68,580.9	12,133.7	80,714.6	56,490.7	12,349.9	68,840.6
Liability under unmatured						
import bills	1,034.9	9,033.5	10,068.4	942.7	10,381.4	11,324.1
Letters of credit	1,040.7	28,303.0	29,343.7	1,062.5	28,369.5	29,432.0
Forward foreign exchange contracts						
Bought	10,173.2	153,417.7	163,590.9	8,100.9	137,038.0	145,138.9
Sold	9,342.5	228,708.5	238,051.0	10,054.4	226,879.1	236,933.5
Currency swaps						
Bought	-	2,054.1	2,054.1	-	1,954.8	1,954.8
Sold	-	-	-	-	-	-
Interest rate swaps						
Bought	-	197.4	197.4	-	6,624.3	6,624.3
Sold	-	197.4	197.4	-	6,624.3	6,624.3
Amount of unused bank overdraft	121,006.1	1,780.7	122,786.8	117,423.7	2,019.4	119,443.1
Others	40.0	19,072.2	19,112.2	433.0	223.3	656.3
Total	214,361.7	463,242.3	677,604.0	197,329.0	442,621.7	639,950.7

4.26 Properties used as collateral

Government and State enterprises securities having face value of Baht 141,720.1 million and Baht 153,980.4 million as at December 31, 2005 and 2004, respectively, are deposited as cover for commitments with government agencies, the BOT and for securities sold under repurchase agreements in favor of the BOT.

4.27 Litigation

As at December 31, 2005 and 2004, there has been a number of civil proceedings brought against the Bank in the ordinary course of business. The Bank believes that such proceedings when resolved will not materially affect the Bank's financial position and result of operations.

4.28 Related party transactions

As at December 31, 2005 and 2004, related parties of the Bank consisted of the Bank's executives at the level of department manager and higher including close family members of executives at the level of executive vice president and higher; those entities in which the Bank, or the Bank's directors, or executives at the level of department manager and higher, or close family members of executives at the level of executive vice president and higher, together had 10% or more combined beneficial ownership; and those entities in which the Bank's directors, or executives at the level of executive vice president and higher, or close family members of these individuals, held directorship positions; and also include those related companies as indicated in the BOT's report.

As at December 31, 2005 and 2004, the Bank had significant loans and commitments to related parties, as follows :

Million Baht

	2005		
	CONSOLIDATED	THE BANK'S	MATURITIES
	FINANCIAL STATEMENTS	FINANCIAL STATEMENTS	
Related restructured debtors			
Loans			
Ending balance	22,228.6	22,228.6	Feb 28, 2005 - Dec 30, 2020
Average month end balance	42,614.3	42,614.3	
Commitments			
Ending balance	1,640.1	1,640.1	Feb 28, 2005 - May 12, 2018
Average month end balance	3,028.6	3,028.6	
Other related parties			
Loans			
Ending balance	27,527.0	36,789.9	Oct 30, 1999 - Nov 27, 2023
Average month end balance	23,924.0	33,062.0	
Commitments			
Ending balance	1,167.2	1,168.7	Jan 15, 2006 - Sep 12, 2010
Average month end balance	1,317.3	1,319.2	

Million Baht

	2004		
	CONSOLIDATED	THE BANK'S	MATURITIES
	FINANCIAL STATEMENTS	FINANCIAL STATEMENTS	
Related restructured debtors			
Loans			
Ending balance	65,259.8	65,259.8	Apr 11, 1997 - Dec 30, 2020
Average month end balance	70,962.1	70,962.1	
Commitments			
Ending balance	4,276.5	4,276.5	Feb 1, 2004 - May 12, 2018
Average month end balance	4,443.8	4,443.8	
Other related parties			
Loans			
Ending balance	13,161.3	22,274.2	Nov 4, 1993 - Nov 27, 2023
Average month end balance	16,301.3	22,361.5	
Commitments			
Ending balance	1,945.9	1,953.3	Dec 31, 2004 - Sep 30, 2009
Average month end balance	2,116.1	2,125.3	

For the year ended December 31, 2005, the Bank charged interests between 1.0% to 15.0% on loans to these related parties, which are classified into interest rate charged on restructured loans between 1.0% to 14.0%, on money market loans were between 4.205% to 5.5%, on default loans at 15.0% and on other loans between 2.05% to 10.75%. Determination of interest rates was dependent on the type of loans and collateral.

For the year ended December 31, 2004, the Bank charged interests between 1.0% to 14.0% on loans to these related parties, which are classified into interest rate charged on restructured loans between 1.0% to 9.5%, on money market loans were between 1.78% to 3.5%, on default loans at 14.0% and on other loans between 1.25% to 8.25%. Determination of interest rates was dependent on the type of loans and collateral.

As at December 31, 2005 and 2004, the Bank had allowance for doubtful accounts of loans to related parties amounting to 3,439.4 million and Baht 13,918.7 million, respectively.

The Bank follows the BOT guidelines in estimating the minimum allowance for doubtful accounts on loans to related parties as per loans to normal debtors.

In the consolidated and Bank's financial statements, investments between the Bank and the subsidiaries and associated companies as at December 31, 2005 and 2004 are shown in Note 4.4.2.

In the consolidated financial statements, loans to and commitments between the Bank and associated companies, and in the Bank's financial statements, loans to and commitments between the Bank and the subsidiaries and associated companies, consisted of the following as at December 31, 2005 and 2004 :

LOANS

	Million Baht			
	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Subsidiary				
Sinnsuptawee Asset Management Co., Ltd.	-	-	9,263.0	9,112.9
Associated companies				
BSL Leasing Co., Ltd.	1,955.0	1,516.0	1,955.0	1,516.0
Thai Filament Finishing Co., Ltd.	160.7	158.8	160.7	158.8
Thai Polymer Textile Co., Ltd.	1,561.6	1,545.8	1,561.6	1,545.8
Thai Taffeta Textile Co., Ltd.	101.1	143.1	101.1	143.1

COMMITMENTS

	Million Baht			
	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Subsidiaries				
Bangkok Bank Berhad	-	-	-	5.8
Bualuang Securities Public Co., Ltd.	-	-	1.5	1.5
BBL Asset Management Co., Ltd.	-	-	0.0	0.0
Associated companies				
ACL Bank Public Co., Ltd.*	-	0.5	-	0.5
BSL Leasing Co., Ltd.	7.7	19.8	7.7	19.8
Thai Filament Finishing Co., Ltd.	9.8	9.8	9.8	9.8
Thai Polymer Textile Co., Ltd.	10.1	11.4	10.1	11.4
Thai Taffeta Textile Co., Ltd.	6.4	7.3	6.4	7.3

* As at December 31, 2005, ACL Bank Public Co., Ltd. became other related companies (See Note 1.2), formerly Asia Credit Public Co., Ltd.

In the consolidated and the Bank's financial statements, loans to and commitments between the Bank and related companies, in which the Bank has between 10% to 20% shareholding through normal investments consisted mainly of the following as at December 31, 2005 and 2004 :

LOANS

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Asia Cement Public Co., Ltd.	0.5	-	0.5	-
Bangkok Central Leasing Co., Ltd.	783.6	1,002.0	783.6	1,002.0
Thana Thep Printing Co., Ltd.	4.2	-	4.2	-
Toyota Leasing (Thailand) Co., Ltd.	10,119.0	1,650.0	10,119.0	1,650.0

COMMITMENTS

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Asia Lamp Industry Co., Ltd.	1.0	1.0	1.0	1.0
Asia Cement Public Co., Ltd.	404.8	404.0	404.8	404.0
ACL Bank Public Co., Ltd.*	0.6	-	0.6	-
Bangkok Central Leasing Co., Ltd.	166.5	189.6	166.5	189.6
Thana Thep Printing Co., Ltd.	1.1	1.2	1.1	1.2
Toyota Leasing (Thailand) Co., Ltd.	0.4	0.4	0.4	0.4

* As at December 31, 2005, ACL Bank Public Co., Ltd. became other related companies (See Note 1.2)., formerly Asia Credit Public Co., Ltd.

As at December 31, 2005 and 2004, the Bank had deposits from related parties as follows :

	Million Baht	
	2005	2004
Subsidiaries		
BBL (Cayman) Limited	0.0	3.8
Bangkok Bank Berhad	33.3	66.8
Sinsuptawee Asset Management Co., Ltd.	223.3	362.8
Bualuang Finance Co., Ltd.*	-	43.0
BBL Asset Management Co., Ltd.	10.2	7.5
Bualuang Securities Public Co., Ltd.	18.5	44.6
Associated companies		
BSL Leasing Co., Ltd.	6.9	13.8
Processing Center Co., Ltd.	89.2	127.2
ACL Bank Public Co., Ltd.**	-	9.7
Thai Filament Finishing Co., Ltd.	-	0.2
Thai Polymer Textile Co., Ltd.	-	0.3
Thai Taffeta Textile Co., Ltd.	-	0.0
WTA (Thailand) Co., Ltd.	0.0	0.0
Related restructured debtors	2,354.8	2,091.5
Other related parties	4,057.1	4,773.3

* As at December 31, 2005 Bualuang Finance Co., Ltd. became other related companies (See Note 1.2).

** As at December 31, 2005, ACL Bank Public Co., Ltd. became other related companies (See Note 1.2), formerly Asia Credit Public Co., Ltd.

As at December 31, 2005 and 2004, the Bank had placement with, loans to, commitments to, deposits from, borrowings from and other liabilities with related parties, changing are summarized as follows :

Million Baht

	2005	2004	Change
PLACEMENT			
Subsidiaries	54.1	-	54.1
LOANS			
Subsidiaries	9,263.0	9,112.9	150.1
Associated companies	3,778.4	3,363.7	414.7
Related restructured debtors*	20,405.1	63,412.1	(43,007.0)
Other related parties*	25,572.0	11,645.3	13,926.7
Total	59,018.5	87,534.0	(28,515.5)
COMMITMENTS			
Subsidiaries	1.5	7.3	(5.8)
Associated companies**	34.0	48.8	(14.8)
Related restructured debtors*	1,613.8	4,248.1	(2,634.3)
Other related parties*	1,159.5	1,925.6	(766.1)
Total	2,808.8	6,229.8	(3,421.0)
DEPOSITS			
Subsidiaries***	285.3	528.5	(243.2)
Associated companies	96.1	151.2	(55.1)
Related restructured debtors*	2,354.8	2,091.5	263.3
Other related parties*	4,057.1	4,773.3	(716.2)
Total	6,793.3	7,544.5	(751.2)
BORROWING			
Subsidiaries	49.3	-	49.3
OTHER LIABILITIES			
Subsidiaries (Note 4.4)	3,323.0	3,323.0	-

* Excluding subsidiaries and associated companies.

** As at December 31, 2005, ACL Bank Public Co., Ltd. became other related companies (See Note 1.2)., formerly Asia Credit Public Co., Ltd.

*** As at December 31, 2005, Bualuang Finance Co., Ltd. became other related companies (See Note 1.2).

Significant accounting transactions between the Bank and subsidiaries, associated companies and other related parties were transacted under normal business practices. The price, interest rates, commission charges, terms and conditions are determined on an arm's length basis. Significant accounting transactions between the Bank and certain restructured debtors were transacted under special debt restructuring conditions.

As at December 31, 2005 and 2004, material accrued income and expenses between the Bank and related parties are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Subsidiaries				
Accrued interest receivable	-	-	21.3	-
Accrued interest payable	-	-	0.1	0.0
Fees receivable	-	-	14.6	13.7
Associated companies				
Accrued interest receivable	8.6	4.1	8.6	4.1
Accrued interest payable	0.0	0.0	0.0	0.0
Other related parties				
Accrued interest receivable	94.1	64.1	94.1	64.1
Accrued interest payable	3.4	3.4	3.4	3.4

For the years ended December 31, 2005 and 2004, material income and expenses between the Bank and related parties are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS FOR THE YEARS ENDED DECEMBER 31,		THE BANK'S FINANCIAL STATEMENTS FOR THE YEARS ENDED DECEMBER 31,	
	2005	2004	2005	2004
Subsidiaries				
Interest and discount received	-	-	155.6	215.9
Fees and service income	-	-	82.2	53.2
Other income	-	-	1.2	1.9
Dividend income	-	-	17.4	111.4
Interest paid	-	-	2.1	15.4
Other expenses	-	-	12.5	1.7
Associated companies				
Interest and discount received	61.4	41.3	61.4	41.3
Fees and service income	0.2	1.4	0.2	1.4
Other income	0.0	0.0	0.0	0.0
Dividend income	5.8	5.8	5.8	5.8
Interest paid	0.3	0.8	0.3	0.8
Other expenses	78.6	69.6	78.6	69.6
Other related parties				
Interest and discount received	2,195.4	3,867.8	2,195.4	3,867.8
Fees and service income	43.8	54.4	43.8	54.4
Interest paid	22.0	36.7	22.0	36.7
Other expenses	528.6	302.2	528.6	302.2

For the year ended December 31, 2005, the Bank sold properties foreclosed to Sinnsuptawee Asset Management Co., Ltd. amounting to Baht 250.5 million for Baht 250.5 million, which were its fair value.

For the year ended December 31, 2004, the Bank sold properties foreclosed to Sinnsuptawee Asset Management Co., Ltd. amounting to Baht 493.1 million for Baht 471.5 million, which were its fair value. However, since the Bank had previously set aside allowance for impairment of properties foreclosed amounting to Baht 21.6 million, there was no gain or loss to the Bank from these sale transactions.

Disclosure of the statements of cash flows of Sinnsuptawee Asset Management Co., Ltd.

In accordance with the BOT's letter number ThorPorTor. SorNorSor. (01) Wor. 3258/2543 relating to the operation regulation of the Asset Management Company (AMC), dated November 27, 2000, required the Bank to disclose the statements of cash flows of the AMC in the notes to the financial statements. The statements of cash flows of Sinnsuptawee Asset Management Co., Ltd. are as follows :

SINNSUPTAWEE ASSET MANAGEMENT COMPANY LIMITED
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2005 AND 2004

Million Baht

	2005	2004
CASH FLOWS FROM OPERATING ACTIVITIES		
Net loss	(140.3)	(698.6)
Items to reconcile net income to cash received from operating activities		
Depreciation	0.5	0.8
Loss on impairment of properties foreclosed	58.3	636.1
Withholding tax recoverable written off	0.2	0.2
Loss from operations before changes in operating assets and liabilities	(81.3)	(61.5)
Operating assets (increase) decrease		
Loans to parent company which used securities as collateral	-	(3,323.0)
Properties foreclosed	(181.4)	(118.2)
Accrued interest receivable	(0.3)	3.2
Accounts receivable	19.2	(9.2)
Prepaid expenses	0.2	(0.3)
Deposits	0.1	(0.7)
Advance payment	(0.0)	-
Income tax recoverable	(15.0)	(4.8)
Operating liabilities increase (decrease)		
Accrued expenses	(4.8)	7.0
Deposits	0.3	0.0
Deferred rental income for properties foreclosed	-	(0.4)
Deposit for properties foreclosed rental	(6.4)	7.0
Other liabilities	(0.0)	0.0
Net cash used in operating activities	(269.4)	(3,500.9)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of premise and equipment	(0.0)	(0.8)
Net cash used in investing activities	(0.0)	(0.8)
CASH FLOWS FROM FINANCING ACTIVITIES		
Cash received from loan from the parent company	250.0	3,573.7
Cash paid for loan from the parent company	(100.0)	-
Net cash and cash equivalent item increase	150.0	3,573.7
Net increase (decrease) in cash	(119.4)	72.0
Cash and cash equivalent items as at January 1,	362.5	290.5
Cash and cash equivalent items as at December 31,	243.1	362.5

4.29 Other benefits to directors and executives

The Bank has not extended extraordinary monetary and/or non-monetary benefits to the directors and executives from the level and inclusive of department manager upwards, except for ordinary benefit to the directors and executives.

4.30 Income Tax

For the year ended December 31, 2004, the consolidated financial statements presented income tax amounting to Baht 141.3 million, which is the income tax of its subsidiaries.

For the year ended December 31, 2004, the Bank's financial statements presented net income but no income tax expenses as the Bank has losses carried forward being tax deductible expenses.

4.31 Long-term leases

Long-term leases consisted of the following as at December 31, 2005 and 2004 :

Million Baht

		REMAINING RENTAL EXPENSES			
		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2005	2004	2005	2004
Type of lease	Period				
Land and/or premises	2005 - 2007	150.2	133.6	149.5	132.6
Land and/or premises	2008 - 2017	224.4	218.5	224.4	218.5
Land and/or premises	2018 - 2027	19.7	20.9	19.7	20.9
Land and/or premises	2028 - 2037	-	7.9	-	7.9
Land and/or premises	2038 - 2047	-	7.9	-	7.9
Land and/or premises	2048 - 2057	-	7.9	-	7.9
Land and/or premises	2058 - 2067	-	7.9	-	7.9
Land and/or premises	2068 - 2069	-	1.2	-	1.2
Total		394.3	405.8	393.6	404.8

4.32 The financial position and the results of operation by domestic and foreign operations

4.32.1 The financial position as at December 31, 2005 and 2004 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2005			2004		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
ASSETS						
Total assets	1,171,728.8	227,112.7	1,398,841.5	1,188,040.0	219,307.5	1,407,347.5
Interbank and money market items	18,695.4	111,210.5	129,905.9	15,706.2	115,891.3	131,597.5
Investments	302,309.1	3,723.7	306,032.8	292,294.0	8,919.9	301,213.9
Loans	797,750.9	112,725.4	910,476.3	840,411.9	94,022.1	934,434.0
LIABILITIES						
Deposits	1,077,775.8	85,725.4	1,163,501.2	1,113,845.8	81,520.7	1,195,366.5
Interbank and money market items	15,336.7	28,990.1	44,326.8	12,975.6	20,116.4	33,092.0
Borrowings	-	21,788.1	21,788.1	4,388.5	20,876.4	25,264.9
Subordinated bonds cum preferred shares	-	-	-	13,164.2	-	13,164.2
CONTINGENCIES	534,684.8	145,862.8	680,547.6	500,948.2	141,228.7	642,176.9

Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	2005			2004		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
ASSETS						
Total assets	1,173,403.0	219,618.1	1,393,021.1	1,187,098.2	212,836.8	1,399,935.0
Interbank and money market items	17,929.1	108,724.2	126,653.3	15,194.4	114,213.5	129,407.9
Investments	304,280.0	5,823.0	310,103.0	295,311.6	10,440.2	305,751.8
Loans	806,435.4	105,568.0	912,003.4	845,199.9	87,740.5	932,940.4
LIABILITIES						
Deposits	1,077,989.0	78,541.2	1,156,530.2	1,110,894.1	75,217.3	1,186,111.4
Interbank and money market items	15,357.4	28,815.2	44,172.6	13,038.0	20,131.8	33,169.8
Borrowings	-	21,788.1	21,788.1	4,388.5	20,876.4	25,264.9
Subordinated bonds cum preferred shares	-	-	-	13,164.2	-	13,164.2
CONTINGENCIES	534,684.9	142,919.1	677,604.0	500,892.3	139,058.4	639,950.7

4.32.2 The results of operations for the years ended December 31, 2005 and 2004 :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2005				
	Domestic Operations	Foreign Operations	Elimination	Total
Interest and dividend income	50,819.3	11,382.2	(5,630.3)	56,571.2
Interest expenses	(13,166.4)	(8,480.1)	5,630.3	(16,016.2)
Net interest income	37,652.9	2,902.1	-	40,555.0
Non-interest income	16,557.1	2,106.4	(189.4)	18,474.1
Non-interest expenses	(32,571.8)	(3,807.1)	0.1	(36,378.8)
Income before income tax	21,638.2	1,201.4	(189.3)	22,650.3

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2004				
	Domestic Operations	Foreign Operations	Elimination	Total
Interest and dividend income	44,653.5	8,368.0	(4,279.2)	48,742.3
Interest expenses	(13,780.2)	(6,248.4)	4,279.2	(15,749.4)
Net interest income	30,873.3	2,119.6	-	32,992.9
Non-interest income	17,231.6	2,503.4	(188.3)	19,546.7
Non-interest expenses	(31,758.0)	(2,972.8)	8.0	(34,722.8)
Income before income tax	16,346.9	1,650.2	(180.3)	17,816.8

Million Baht

THE BANK'S FINANCIAL STATEMENTS				
2005				
	Domestic Operations	Foreign Operations	Elimination	Total
Interest and dividend income	50,774.6	10,880.9	(5,625.3)	56,030.2
Interest expenses	(13,151.7)	(8,293.5)	5,625.3	(15,819.9)
Net interest income	37,622.9	2,587.4	-	40,210.3
Non-interest income	15,669.8	2,024.0	(0.1)	17,693.7
Non-interest expenses	(31,790.8)	(3,599.3)	0.1	(35,390.0)
Income before income tax	21,501.9	1,012.1	-	22,514.0

THE BANK'S FINANCIAL STATEMENTS				
2004				
	Domestic Operations	Foreign Operations	Elimination	Total
Interest and dividend income	44,522.4	7,867.3	(4,144.1)	48,245.6
Interest expenses	(13,725.8)	(5,953.5)	4,144.1	(15,535.2)
Net interest income	30,796.6	1,913.8	-	32,710.4
Non-interest income	15,482.0	2,366.6	(8.0)	17,840.6
Non-interest expenses	(30,128.3)	(2,810.5)	8.0	(32,930.8)
Income before income tax	16,150.3	1,469.9	-	17,620.2

The basis for the determination of income and expenses charge between the branches and head office and between the branches is established by the head office, which is closed to the funding cost.

4.33 Disclosure of financial instruments

A financial instruments is any contract that gives rise to both a financial asset of one enterprise and a financial liability or equity instrument of another enterprise at the same time.

4.33.1 Interest rate risk

Interest rate risk in the financial statements arises from the potential change in interest rates which may have an adverse effect on the net interest earnings of the Bank in the current reporting period, and in future years. Interest rate risk arises from the structure and characteristics of the Bank's assets, liabilities and equity, and in the mismatch in repricing dates of its assets and liabilities.

The Bank uses various derivative transactions to manage its assets and liabilities position in order to manage interest rate exposure.

The following table presents the Bank's on-balance-sheet financial assets and financial liabilities repricing profile, period to earlier of contractual repricing date or maturity, as at December 31, 2005 and 2004 :

Million Baht

	2005							Total
	Call to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	Over 5 Years	Non - interest bearing	Non - accrual Loans	
Financial Assets								
Interbank and money market items*	91,481.8	10,767.6	5,578.2	261.1	-	18,626.0**	-	126,714.7
Investment in securities and securities purchased under resale agreements	20,046.3	15,424.7	112,502.9	89,552.5	38,428.9	39,247.7	-	315,203.0
Loans	491,441.9	114,087.8	85,511.1	47,492.6	115,693.4	-	57,776.6	912,003.4
Financial Liabilities								
Deposits	717,234.3	281,600.8	91,883.9	10,575.9	287.6	54,947.7	-	1,156,530.2
Interbank and money market items	18,601.0	14,486.1	6,232.8	-	-	4,852.7	-	44,172.6
Liabilities payable on demand	4,773.2	-	-	-	-	-	-	4,773.2
Borrowings	-	-	-	10,181.0	11,607.1	-	-	21,788.1

* Excluding allowance for doubtful accounts amounting to Baht 61.5 million.

** Including accrued interest receivables.

Million Baht

	2004							Total
	Call to 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	Over 5 Years	Non - interest bearing	Non - accrual Loans	
Financial Assets								
Interbank and money market items*	64,420.3	15,152.1	32,461.2	348.6	800.0	16,282.7**	-	129,464.9
Investment in securities and securities purchased under resale agreements	46,921.0	23,918.3	100,278.7	87,210.9	50,913.5	28,539.4	-	337,781.8
Loans	469,926.1	100,671.0	104,154.8	47,195.8	119,327.7	-	91,665.0	932,940.4
Financial Liabilities								
Deposits	733,442.0	311,008.3	82,694.5	6,636.9	0.3	52,329.4	-	1,186,111.4
Interbank and money market items	16,523.0	8,752.5	3,052.1	-	-	4,842.2	-	33,169.8
Liabilities payable on demand	4,037.0	-	-	-	-	-	-	4,037.0
Borrowings	4,388.5	-	1,088.8	9,103.5	10,684.1	-	-	25,264.9

* Excluding allowance for doubtful accounts amounting to Baht 57.0 million.

** Including accrued interest receivables.

Most of the Bank's financial assets pay interest at floating rates such as Minimum Lending Rate (MLR), Minimum Overdraft Rate (MOR) and Minimum Retail Rate (MRR).

Basic information concerning fixed versus floating rate of domestic loans as at December 31, 2005 and 2004 are as follows :

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2005	2004	2005	2004
Fixed interest rate	327,048.4	240,379.0	327,048.4	239,657.0
Floating interest rate	479,965.5	608,655.8	479,387.0	605,542.8
Total	807,013.9	849,034.8	806,435.4	845,199.8

4.33.2 The Bank follows the prudent asset and liability management policy in managing its foreign currencies. Specifically, the Bank funds its foreign currency assets by using the same currency offshore borrowings. In the event that the assets are funded by borrowings in other currencies, the Bank will use currency swaps so that the exchange risks can be properly hedged. Under this policy, the Bank strictly complies with the BOT's rules and regulations.

4.33.3 Concentration of credit risk

Credit risk refers to the risk that a counterparty may default on its contractual obligations resulting in a financial loss to the Bank. The Bank has established the credit policy of evaluating creditworthiness of its customers and requesting for sufficient collateral or other security where appropriate, as a means of mitigating the risk of financial loss from defaults.

In the case of recognized financial assets, the carrying amount of the assets recorded in the balance sheets, net of any applicable provision for loss, represents the Bank's maximum exposure to credit risk.

With respect to significant geographical concentration of credit risk, since a vast majority of the Bank's businesses are conducted domestically, no additional disclosure as to concentration of credit risk from recognized financial assets is necessary.

Credit risk also arises from the possibility that the counterparty to a derivative financial instrument will not adhere to the terms of the contract with the Bank when settlement becomes due. For the forward foreign exchange contracts, approximately one-second of the total exposure as at December 31, 2005 and two-third of the total exposure as at December 31, 2004 were to domestic banks and banks in Organization for Economic Co-operation and Development (OECD) countries while the rest was to banks in non OECD countries or customers from transactions undertaken to meet their risk management needs. Average tenor for forward foreign exchange contracts as at December 31, 2005 and 2004, were approximately six months, almost all contracts were under one year tenor. For the currency swaps and interest rate swaps, all exposures as at December 31, 2005 and 2004, were to financial institutions.

The following table shows the credit risk of the Bank's derivative financial instruments as at December 31, 2005 and 2004 :

	2005	2004
Forward foreign exchange contracts	1,092.1	5,466.1
Interest rate swaps	0.9	268.4
Total	1,093.0	5,734.5

4.33.4 Earning financial assets and interest-bearing financial liabilities

The following table presents the Bank's average balance of earning financial assets and interest-bearing financial liabilities, interest income/expense and dividend income and average interest and dividend rates for the years ended December 31, 2005 and 2004 :

Million Baht

	2005		
	Average Balance	Interest Income / Expense and Dividend Income	Average Rate (%) Per Annum
Earning Financial Assets			
Interbank and money market items and securities purchased under resale agreements	148,564.1	4,164.5	2.8%
Investments, net	315,191.4	10,403.8	3.3%
Loans	935,767.2	41,461.8	4.4%
Total	1,399,522.7	56,030.1	
Interest-bearing Financial Liabilities			
Deposits	1,171,571.0	11,337.5	1.0%
Interbank and money market items and securities sold under repurchase agreements	41,076.5	841.2	2.0%
Long-term borrowings and subordinated bonds cum preferred shares	33,875.0	3,641.2	10.7%
Total	1,246,522.5	15,819.9	

Million Baht

	2004		
	Average Balance	Interest Income / Expense and Dividend Income	Average Rate (%) Per Annum
Earning Financial Assets			
Interbank and money market items and securities purchased under resale agreements	169,474.6	2,844.2	1.7%
Investments, net	345,155.3	10,145.5	2.9%
Loans	890,503.5	35,255.9	4.0%
Total	1,405,133.4	48,245.6	
Interest-bearing Financial Liabilities			
Deposits	1,152,610.8	9,952.7	0.9%
Interbank and money market items and securities sold under repurchase agreements	32,932.1	444.6	1.4%
Long-term borrowings and subordinated bonds cum preferred shares	47,669.3	5,137.9	10.8%
Total	1,233,212.2	15,535.2	

4.33.5 Maturity profile of assets and liabilities

The following table presents the Bank's maturity profile of on-balance-sheet financial assets and financial liabilities as at December 31, 2005 and 2004 :

Million Baht

	2005					
	Up to 1 Year	1 to 5 Years	Over 5 Years	No Maturity	Non - accrual Loans	Total
Interbank and money market items*	126,188.8	525.9	-	-	-	126,714.7
Investments and securities purchased under resale agreements	145,948.7	91,573.8	38,432.8	39,247.7	-	315,203.0
Loans**	491,292.8	214,170.1	148,763.9	-	57,776.6	912,003.4
Deposits	1,145,666.7	10,575.9	287.6	-	-	1,156,530.2
Interbank and money market items	44,172.6	-	-	-	-	44,172.6
Liabilities payable on demand	4,773.2	-	-	-	-	4,773.2
Borrowings	-	10,181.0	11,607.1	-	-	21,788.1
Subordinated bonds cum preferred shares	-	-	-	-	-	-

* Excluding allowance for doubtful accounts amounting to Baht 61.5 million.

** Excluding allowance for doubtful accounts and accrued interest receivable.

Million Baht

	2004					
	Up to 1 Year	1 to 5 Years	Over 5 Years	No Maturity	Non - accrual Loans	Total
Interbank and money market items*	128,316.3	348.6	800.0	-	-	129,464.9
Investments and securities purchased under resale agreements	166,706.4	91,621.6	50,914.4	28,539.4	-	337,781.8
Loans**	486,649.2	230,105.1	124,521.1	-	91,665.0	932,940.4
Deposits	1,179,474.2	6,636.9	0.3	-	-	1,186,111.4
Interbank and money market items	33,169.8	-	-	-	-	33,169.8
Liabilities payable on demand	4,037.0	-	-	-	-	4,037.0
Borrowings	1,088.8	9,103.5	10,684.1	4,388.5	-	25,264.9
Subordinated bonds cum preferred shares	-	-	-	13,164.2	-	13,164.2

* Excluding allowance for doubtful accounts amounting to Baht 57.0 million.

** Excluding allowance for doubtful accounts and accrued interest receivable.

4.33.6 Derivative financial instruments

The Bank uses derivative financial instruments to hedge its balance sheets, to serve the needs of its customers, and for trading purposes. Derivatives used include currency swaps, interest rate swaps, and forward foreign exchange contracts. The contract or notional amounts of these instruments reflect the extent of the Bank's involvement in particular classes of financial instruments but the amounts potentially subject to credit risk are much smaller.

Forward foreign exchange contracts

Forward foreign exchange contracts are contracts that effectively fix a future foreign exchange rate. The contract provides that, at a predetermined future date, a cash delivery will be made between the parties at a specified contracted rate. The Bank uses forward foreign exchange contracts as part of its asset/liability management and to satisfy the customers' foreign exchange risk management needs.

Interest rate swaps and currency swaps

Interest rate swaps are contracts which involve the exchange of fixed and floating rate interest payment obligations without the exchange of the underlying principal amounts. Currency swaps are contracts which involve the exchange of interest in two different currencies, the majority of the contracts also involve the exchange of underlying principal amounts in two different currencies. Though the Bank uses swaps mainly as part of its asset/liability management, the Bank also acts as an intermediary in arranging swap transactions for customers. The Bank typically becomes a principal in the exchange of payments between the two parties and, therefore, may be exposed to a loss should one of the parties default. The Bank minimizes this risk by performing normal credit reviews on its swap customers and minimizes its exposure to the interest rate and foreign exchange risks inherent in intermediated swaps by entering into offsetting swap position that essentially counterbalance each other.

The following is a summary of the notional amounts and the fair value of the Bank's derivative financial instruments as at December 31, 2005 and 2004 :

Million Baht

	2005			Fair Value
	Notional Amount		Total	
	Up to 1 Year	Over 1 Year		
Forward foreign exchange contracts	396,994.8	4,647.2	401,642.0	708.2
Currency swaps	2,054.1	-	2,054.1	(13.2)
Interest rate swaps	394.8	-	394.8	0.9

Million Baht

	2004			Fair Value
	Notional Amount		Total	
	Up to 1 Year	Over 1 Year		
Forward foreign exchange contracts	382,072.5	-	382,072.5	601.5
Currency swaps	-	1,954.8	1,954.8	(3.6)
Interest rate swaps	12,866.8	381.8	13,248.6	258.5

4.33.7 Fair value of financial instruments

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction. The Bank uses different methodologies for determining the fair value of financial instruments. The methodology used is dependent upon the characteristics of the financial instrument and the financial market in which it operates.

Financial instruments that have standard terms and conditions and are traded on an active and liquid market, such as investments in securities, have their fair value determined by the quoted market price. In other circumstances, the fair value is ordinarily derived from quoted market rates such as interest rates and foreign exchange rates, which are then subsequently incorporated into generally accepted pricing models, based on the discounted cash flow theory, to determine the fair value.

Although the management uses its best judgment in estimating fair values of financial instruments, estimation methodologies and assumptions used to estimate fair values are inherently subjective. Accordingly, the use of different estimation methodologies and/or market assumptions may have a significant effect on the estimated fair values.

The following table presents the Bank's carrying amount and estimated fair value of financial instruments as at December 31, 2005 and 2004 :

Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	2005		2004	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Financial Assets				
Cash	34,152.2	34,152.2	30,455.9	30,455.9
Interbank and money market items	126,653.3	126,653.3	129,407.9	129,407.9
Securities purchased under resale agreements	5,100.0	5,100.0	32,030.0	32,030.0
Investments	310,103.0	316,572.0	305,751.8	310,268.2
Loans and accrued interest receivables, net	834,508.4	834,508.4	824,776.5	824,776.5
Customers' liabilities under acceptances	621.4	621.4	880.7	880.7
Financial Liabilities				
Deposits	1,156,530.2	1,156,530.2	1,186,111.4	1,186,111.4
Interbank and money market items	44,172.6	44,172.6	33,169.8	33,169.8
Liabilities payable on demand	4,773.2	4,773.2	4,037.0	4,037.0
Borrowings and subordinated bonds cum preferred shares	21,788.1	35,111.3	38,429.1	50,776.5
Bank's liabilities under acceptances	621.4	621.4	880.7	880.7
Interest payable	2,864.6	2,864.6	2,583.4	2,583.4

The following methods and assumptions were used by the Bank in estimating fair value of financial instruments as disclosed herein :

Cash, interbank and money market items (assets and liabilities), securities purchased under resale agreement, customers' liabilities under acceptances, deposits, liabilities payable on demand, interest payable, and Bank's liabilities under acceptances: the carrying amounts approximate fair value in the balance sheets.

Trading securities, available-for-sale securities, and held-to-maturity debt securities: the fair value is based on market value. For non-marketable debt securities, fair value is determined by the average bid yield from three reliable financial institutions.

General investment consists of non-marketable equity securities, of which fair value is estimated based on discounted cash flow method or net book value amount, and listed securities acquired through debt restructuring with trading restriction, of which fair value is estimated based on discounted cash flow method or the last bid price on SET on the day that securities are transferred for debt repayment.

Loans and accrued interest receivables: fair value is based on carrying value of loans and accrued interest receivables net of allowance for doubtful accounts as most of loans are floating rate loans.

Borrowings and subordinated bonds cum preferred shares: fair value is based on market value.

Forward foreign exchange contracts: fair value is determined using quoted market prices of instruments with similar characteristics and maturities. Interest rate swaps and currency swaps: fair value is calculated using discounted cash flow models based on current market yields and the maturity of similar instruments.

Consolidated disclosures for financial instruments which occurred during the years ended December 31, 2005 and 2004 have not been provided, as such information is not significantly different than the above disclosures relating to the Bank.

4.34 Events after the balance sheet date

Pursuant to the transfer of certain investments to a subsidiary company, the proceeds of which had been recorded as other liabilities on the Bank's balance sheet in 2004 (See Note 4.4.1), such subsidiary company has partially disposed of the investment in January 2006, and recognized a gain on sale of investment amounting to Baht 824.0 million.

The Bank recorded such transaction by reducing other liabilities by Baht 1,344.5 million, and recognized a gain on sale of investment amounting to Baht 1,041.0 million.

4.35 Approval of the financial statements

These financial statements are approved by the Audit Committee, and by the Board of Executive Directors on February 23, 2006.

1. References

1.1 Share registrar

Thailand Securities Depository Co., Ltd.
62 The Stock Exchange of Thailand Building (4th Floor)
Ratchadaphisek Road, Khlong Toei, Bangkok 10110
Tel : 0-2229-2800

1.2 Trustee -

1.3 Auditor

Mr. Niti Jungnitnirundr
Certified Public Accountant (Thailand) Registration No.3809
Deloitte Touche Tohmatsu Jaiyos Co., Ltd.
183 Rajanakarn Building, 25th Floor, South Sathon Road, Bangkok 10120
Tel : 0-2676-5700 Fax : 0-2676-5757

1.4 Legal advisers

Mr. Pradit	Ekamane	Tel : 0-2230-2643
Mr. Prasit	Sansiri	Tel : 0-2230-2729
Mr. Chuchart	Srisaeng	Tel : 0-2230-2969
Mr. Watchara	Karnchanawirote	Tel : 0-2230-2731

1.5 Investor Relations

Mrs. Kulathida	Sivayathorn	Executive Vice President
Mr. Surayut	Thavikulwat	Vice President

E-mail : ir@bbl.co.th

2. Disclosure of information on capital structure and large shareholders

Information with respect to the Non-voting Depository Receipt (NVDR)

1. Number of Bank' shares which are the underlying securities of the Non-Voting Depository Receipts (NVDRs)

On December 30, 2005, the Thai NVDR Company Limited, a subsidiary of the Stock Exchange of Thailand, had issued 311,484,543 NVDRs representing Bangkok Bank's shares. The number of the NVDRs on issue accounts for 16.32 percent of the Bank's paid-up registered capital.

2. Impact on the casting of votes in the shareholders meeting as a result of the NVDR issuer not exercising the voting rights in the shareholders meeting.

Pursuant to the announcement of the Securities Exchange Commission ref. Kor Chor 35/2535 which prohibits the NVDR issuer from exercising its voting rights in the capacity of a holder of the underlying shares except for the casting of votes to obtain a resolution with respect to delisting the underlying shares, at a shareholders meeting which the NVDR issuer also attends, the meeting may not be able to obtain a special resolution (at least three-fourths of the number of attending shareholders having the voting rights) as required by the Public Limited Company Act B.E. 2535 for certain important matters, such as amendment of the company's objectives or articles of association.

Agreement between groups of large shareholders with respect to matters that have an impact on issuance and offering of securities or management of the Bank, where such agreement is also co-signed by the company.

None

Shareholders

Shareholding structure on the closing date of the share registration book as of September 7, 2005

No.	Names of shareholders	Number of shares (in millions)	Percentage of total shares
1.	The Stock Exchange of Thailand	239.0	12.52
2.	Thai NVDR Company Limited	95.2	4.99
3.	HSBC (Singapore) Nominees Pte, Ltd.	95.1	4.98
4.	State Street Bank and Trust Company for London	59.8	3.13
5.	Barclays Bank PLC	48.5	2.54
6.	The Bank of New York (Nominees) Ltd.	45.0	2.36
7.	State Street Bank and Trust Company	42.2	2.21
8.	HSBC Bank PLC-Clients General A/C	41.1	2.15
9.	Thailand Securities Depository Company Ltd. for Local Depositors	38.1	2.00
10.	Bangkok Insurance Public Company Ltd.	35.5	1.86

As of the closing date of the Bank's share registration book as indicated above, there were 38.1 million shares held under the name of Thailand Securities Depository Company Limited for Local Depositors. In addition, the Bank has no knowledge of the beneficial shareholders of some of the top ten largest shareholders who are foreign financial institutions or business enterprises acting as trust companies or nominee accounts, because such shareholders have never nominated their representatives to serve on the Board of Directors or take part in the management.

The shareholders whose behavior has had a significant influence on the operational policies or management of the company

None. In addition, there is no information that indicates that any of the top ten largest shareholders have cross shareholdings or pyramid holdings.

Information with respect to free float

As of December 30, 2005, the free float of the Bank, as calculated by the Securities and Exchange Commission, was 95.74 percent of the total number of the issued and paid-up shares.

Free float refers to those shares which are not held by strategic shareholders, and are not treasury stocks. Strategic shareholders, as per the stipulation of the Securities and Exchange Commission, are investors who hold shares for the purpose of having a managerial role, or for a strategic business reason.

3. Remuneration and Benefits for the Board of Directors and Top Executives in 2005

Board of Directors		Total (Baht)
1. Chatri	Sophonpanich	4,800,000.00
2. Staporn	Kavitanon	3,950,000.00
3. Damrong	Krishnamara*	1,766,667.00
4. Vira	Ramyarupa	3,135,000.00
5. Kosit	Panpiemras	3,100,000.00
6. Piti	Sithi-Amnuai	3,220,000.00
7. Chartsiri	Sophonpanich	3,100,000.00
8. Charn	Sophonpanich	3,220,000.00
9. Amorn	Chandarasomboon	3,220,000.00
10. Deja	Tulananda	3,100,000.00
11. Thamnoon	Laukaikul	3,100,000.00
12. Teera	Aphaiwongse	3,100,000.00
13. Admiral Prachet	Siridej	3,450,000.00
14. Kanung	Luchai	3,100,000.00
15. Prasong	Uthaisangchai	3,100,000.00
16. Kovit	Poshyananda	3,100,000.00
17. M.C. Mongkolchaleam	Yugala	3,100,000.00
18. Singh	Tangtatswas	3,220,000.00

* Resigned on July 29, 2005

Remuneration

1. Remuneration to 18 Directors : Baht 57.88 million
2. Remuneration (consisting of salary, bonus and contribution to provident funds) to 12 Executive Directors and top executive officers : Baht 143.2 million

Other Benefits : None

4. Change in Shareholdings of the Board of Directors as at end-2005 and end-2004

Board of Directors		As At End-2005	As At End-2004	Change
1. Chatri	Sophonpanich	12,941,478	12,841,478	+ 100,000
2. Staporn	Kavitanon	-	-	-
3. Damrong	Krishnamara	-	-	-
4. Vira	Ramyarupa	216,780	216,780	-
5. Kosit	Panpiemras	-	-	-
6. Piti	Sithi-Amnuai	145,520	245,520	- 100,000
7. Chartsiri	Sophonpanich	4,841,700	4,841,700	-
8. Charn	Sophonpanich	355,910	355,910	-
9. Amorn	Chandarasomboon	9,150	73,150	- 64,000
10. Deja	Tulananda	71,270	71,270	-
11. Thamnoon	Laukaikul	25,950	25,950	-
12. Teera	Aphaiwongse	-	-	-
13. Admiral Prachet	Siridej	-	-	-
14. Kanung	Luchai	-	-	-
15. Prasong	Uthaisangchai	-	-	-
16. Kovit	Poshyananda	5,000	-	5,000
17. M.C. Mongkolchaleam	Yugala	14,980	14,980	-
18. Singh	Tangtatswas	62,100	-	62,100

5. Auditor's Remuneration

1. Audit Fees

Bangkok Bank and its subsidiary companies have incurred the following audit fees for the engagement of Deloitte Touche Tohmatsu Jaiyos Co., Ltd. to provide audit services for 2005:

• Audit fees for the Bank's financial statements for 2005	Baht	7,258,000.00
• Fees for reviewing the Bank's quarterly financial statements and other special audits	Baht	920,400.00
• Audit fees for the financial statements of 3 subsidiary companies*	Baht	720,600.00

The Bank has incurred the following audit fees for the engagement of audit firms in other countries that are affiliated with Deloitte Touche Tohmatsu to provide audit services for 2005:

• Audit fees for the financial statements for 7 of the Bank's international branches	Baht	12,195,682.18
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2. Fees for other services

The Bank and its subsidiary companies have incurred other fees for the engagement of Deloitte Touche Tohmatsu Jaiyos Co., Ltd. to provide audit services for special reports in accordance with the Bank of Thailand's requirements and special purpose audit engagements, amounting to Baht 380,000.00 paid in 2005 and a further amount of Baht 980,000.00 to be paid in the future upon completion of the services agreed upon.

Furthermore, the Bank and its subsidiary companies have incurred other fees for the engagement of firms in Thailand and in other countries that are affiliated with Deloitte Touche Tohmatsu to provide services for special purpose audit engagements and engagements related to taxation matters, in an amount equivalent to Baht 1,773,562.80 paid in 2005 and a further amount equivalent to Baht 287,497.00 to be paid in the future upon completion of the services agreed upon.

6. Information on Bonds

Type of Bonds	Interest Rates (%)	Maturity	Amount (Million)	Credit Rating (Moody's/S&P's)
Unsecured subordinated bonds	8.25	March 15, 2016	US\$ 0.175	Baa2/BBB
Unsecured subordinated bonds	8.75	March 15, 2007	US\$ 266.9	Baa2/BBB
Unsecured subordinated bonds	9.025	March 15, 2029	US\$ 449.825	Baa2/BBB

* Note : Includes audit fees only for the review of the financial statements for the first quarter of 2005 of Bualuang Finance Co., Ltd. as the Bank subsequently sold its shareholding in the said company in April 2005.

7. INVESTMENT IN COMPANIES AT 10% OR MORE OF PAID-UP CAPITAL

AS AT DECEMBER 31, 2005

No.	Company	Type Of Business	Type Of Shares	No. Of Shares Held	% Of Company's Paid-Up Capital
1	BANGKOK BANK BERHAD 105 Jalan Tun H.S. Lee 50000 Kuala Lumpur, Malaysia Tel.(603) 2072-4555 Fax. (603) 2078-8569	BANK	ORDINARY	265,000,000	100.00
2	BBL (CAYMAN) LIMITED C/O Maples and Calder , P.O.Box 309, Uglad House, South Church Street , George Town,Grand Cayman, Cayman Islands Tel. 1(345) 949-8066 Fax. 1(345) 949-8080	FINANCE	ORDINARY	100,000	100.00
3	SINNSUPTAWEE ASSET MANAGEMENT CO., LTD. 323, United Center Tower, 30th Floor, Unit 3001, Silom Road ,Bang Rak, Bangkok 10500 Tel. 0-2635-5001-3 Fax 0-2635-5004	ASSET MANAGEMENT	ORDINARY	24,999,993	100.00
4	BUALUANG SECURITIES PCL. 29th Floor 191 Silom Complex Office Building, Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2231-3777 Fax. 0-2231-3951	SECURITIES	ORDINARY	101,409,325	56.34
5	THAI PRECISION MANUFACTURING CO., LTD. 226 Mu 3 Sukhumvit Road, Thung Sukhla, Si Racha, Chonburi 20230 Tel. (038) 491-180-9, Fax. (038) 491-337	MANUFACTURING OF ELECTRONICS COMPONENTS	ORDINARY	2,401,522	59.77
6	BBL ASSET MANAGEMENT CO.,LTD. Suite 2601, 26th Floor, Sathorn City Tower, 175 South Sathon Road, Bangkok 10120 Tel. 0-2679-6400 Fax. 0-2679-5995-6	ASSET MANAGEMENT	ORDINARY	499,995	50.00
7	KAMOLKIJ CO., LTD. 293/23-26 Surawong Road, Bang Rak, Bangkok 10500 Tel. 0-2234-1502-9 Fax. 0-2236-5197, 0-2237-1425	PARBOILED RICE EXPORTER	ORDINARY	194,000	49.62
8	THAI FILAMENT FINISHING CO.,LTD. 57 Mu 10 Soi Wat Siwaree-Noi, Bang Na-Trad Road (km.18), Bang Chalong, Bang Phli, Samut Prakan. 10540 Tel. 0-2337-1267-75 Fax. 0-2337-1222, 0-2740-6994	GARMENT	ORDINARY	9,105,000	46.85
9	TRI EAGLES CO.,LTD. 11/1 Soi Ratchawithi 4 , Ratchawithi Road, Samsen Nai, Phayathai, Bangkok 10400 Tel. 0-2246-2828 Fax. 0-2246-7262	REAL ESTATE	ORDINARY	1,275,000	43.97
10	THAI TAFFETA TEXTILE CO.,LTD. 58 Mu 10 Soi Wat Siwaree-Noi, Bang Na-Trad Road (km.18), Bang Chalong, Bang Phli, Samut Prakan. 10540 Tel. 0-2337-1267-75 Fax. 0-2337-1222, 0-2740-6994	GARMENT	ORDINARY	3,000,000	41.78
11	THAI POLYMER TEXTILE CO.,LTD. 59 Mu 10 Soi Wat Siwaree-Noi, Bang Na-Trad Road (km.18), Bang Chalong, Bang Phli, Samut Prakan. 10540 Tel. 0-2337-1267-75 Fax. 0-2337-1222, 0-2740-6994	GARMENT	ORDINARY	18,288,000	38.75
12	UB-HAWORTH (THAILAND) CO., LTD. 159 Sermmit Tower, 23rd Floor Asok (Sukhumvit 21) Road Khlong Toei Nua, Watthana , Bangkok. 10110 Tel. 0-2260-8600-10 Fax. 0-2260-8616-17	FURNITURE MANUFACTURER	ORDINARY	5,855,420	36.95
13	QUALITY INN CO., LTD. 137/10 Sukhumvit 9, Khlong Toei Nua, Watthana, Bangkok. 10110 Tel. 0-2255-4661-4 Fax. 0-2255-4660	HOTEL	ORDINARY	712,139	35.61
14	C.P. PLAZA CO., LTD. 1,3,5,7 Fortune Town Building, Ratchadaphisek Road, Din Daeng, Bangkok 10400 Tel. 0-2247-3737 Fax. 0-2642-1005	RENTAL BUILDING	ORDINARY	73,721,632	33.31

No.	Company	Type Of Business	Type Of Shares	No. Of Shares Held	% Of Company's Paid-Up Capital
15	TPT PETROCHEMICALS PUBLIC COMPANY LIMITED. 54 BB Building, 20th Floor Asok (Sukhumvit 21) Road, Klong Toei Nua, Watthana, Bangkok 10110 Tel. 0-2260-8020 Fax. 0-2260-8018	PETROCHEMY	ORDINARY	153,172,471	31.10
16	BETTER RICE CO., LTD. 293/23-26 Surawong Road, Bang Rak, Bangkok 10500 Tel. 0-2234-1502-9 Fax. 0-2267-9875	DOMESTIC VEGETABLE OIL DISTRIBUTOR	ORDINARY	24,000	30.97
17	BUMRUNGRAD HOSPITAL PUBLIC COMPANY LIMITED 33 Sukhumvit Soi 3 (Soi Nana Nua) Sukhumvit Road, Klong Toei Nua, Watthana, Bangkok 10110 Tel. 0-2667-1000 Fax. 0-2667-2525	HOLDING /HOSPITAL	ORDINARY	222,899,765	30.53
18	SAMMITR MOTORS MANUFACTURING CO.,LTD. 39 Mu 12 Petchakasem Road, Om Noi, Samut Sakhon 74130 Tel. 0-2420-0027 Fax. 0-2420-1875, 0-2812-8245	MANUFACTURERS OF AUTO PARTS	ORDINARY	5,550,000	30.00
19	PROCESSING CENTER CO.,LTD. 142 Kasikornbank Building, 4th Floor, Unit 3 Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2237-6330-4 Fax. 0-2237-6340	DATABASE PROCESSING	ORDINARY	29,997	30.00
20	U M C METALS LTD. 32/37 Asoke (Sukhumvit 21) Road, Watthana,Bangkok 10110 Tel. 0-2259-2942-5 Fax. 0-2259-2946	STEEL MANUFACTURER	ORDINARY	43,178,255	29.78
21	TRE-ATTHABOON INDUSTRY CO., LTD. 69/2-5 Mu 11,Putthamonthon Sai 5 Road, Raikong, Samphran, Nakhorn Prathom, 73210 Tel. 0-2420-0079 Fax. 0-2420-2828, 0-2420-7147	PLASTIC MANUFACTURER AND DISTRIBUTOR	ORDINARY	4,057,605	29.45
22	SRI U-THONG COMPANY LIMITED 12 th Floor S.P. Building , 388 Pahonyothin Road, Phayathai , Bangkok 10400 Tel. 0-2273-0032 Fax. 0-2273-0517	ELECTRICITY SUBSTATION AND TRANSMISSION LINE	ORDINARY	28,674,722	26.69
23	BSL LEASING CO.,LTD. 19 th Floor, Sathorn City Tower, 175 South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2670-4700 Fax. 0-2679-6160	LEASING	ORDINARY	258,750	25.88
24	WTA (THAILAND) LIMITED 313 C.P. Tower Building, Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2699-1609 Fax. 0-2643-1881	SERVICES	ORDINARY	249	24.90
25	SRITHEPTHAI PLASCHEM LTD. 109 Mu 8 Bang Na-Trad, KM. 2.5 , Bang Na , Bangkok 10260 Tel. 0-2398-0027 Fax.0-2399-2488	PLASTIC AND NYLON EXCLUDING GLASSES MANUFACTURER AND EXPORTER	ORDINARY	215,788	21.58
26	CBNP (THAILAND) CO.,LTD. 719 KPN Tower, Rama 9 Road, Bang Kapi, Huai Khwang, Bangkok 10310 Tel. 0-2717-0112-3 Fax. 0-2717-0112	ASSET MANAGEMENT	ORDINARY	208	20.80
27	ACL BANK PUBLIC CO.,LTD. 11-13 Floor Emporium Tower, 622 Sukhumvit Road, Klong Ton, Klong Toei , Bangkok 10110 Tel. 0-2663-9999 Fax. 0-2663-9888	BANK	ORDINARY PREFERENCE CLASS A PREFERENCE CLASS B	263,216 112,066,951 193,934,394	19.26
28	HIGH PRESSURE STEEL PIPE INDUSTRY CO., LTD. 36/4 Mu 2, Soi Wat Mahawong, Puchao Samingphrai Road Samrong Tai, Phra Pradaeng, Samut Prakan 10130 Tel. 0-2639-6699 Fax. 0-2639-6550-1	STEEL PIPE MANUFACTURER	ORDINARY	95,603	19.12

No.	Company	Type Of Business	Type Of Shares	No. Of Shares Held	% Of Company's Paid-Up Capital
29	EMC PUBLIC COMPANY LIMITED. 22 nd floor Rasa Tower, 555 Phaholyothin Road, Chatuchak, Bangkok 10900 Tel. 0-2937-0333 Fax. 0-2937-0330-32	CONSTRUCTION	ORDINARY	80,098,021	18.64
30	BANGKOK INDUSTRIAL GAS CO., LTD. 183 Rajanakarn Building ,16th Floor, South Sathon Road, Sathon, Bangkok 10120 Tel. 0-2676-6262 Fax. 0-2676-6288-9	PETROLEUM AND NATURAL GAS PRODUCTION	ORDINARY	1,404,574	18.48
31	WONGPAITON GROUP PUBLIC COMPANY LIMITED. 70/19 Mu 6 ,Ekkachai Road, Bang Bon, Bangkok 10150 Tel. 0-2415-6992, 0-2415-8854 Fax. 0-2416-1850	EXPORTER AND MANUFACTURER OF SPORTS PRODUCT	ORDINARY	108,386,115	17.92
32	HMC POLYMERS CO.,LTD. Sathon City Tower 20th Floor, 175 South Sathon Road, Thung Maha Mek, Sathorn, Bangkok 10120 Tel. 0-2614-3700, 0-2679-6388, 0-2679-6310 Fax. 0-2679-6380, 0-2679-6311	PLASTIC MANUFACTURER	ORDINARY PREFERENCE	1,509,449 } 2,285,283 }	15.18
33	THAKRAL BROTHERS (PRIVATE) LIMITED. 20 Upper Circular Road, #03-06 The Riverwalk, Singapore 058416 Tel. 6337-4292 Fax. 6538-5000	HOLDING, INVESTMENT, IMPORTER AND EXPORTER	ORDINARY	320,406	13.65
34	NATIONAL ITMX CO.,LTD. 4th Floor, Lake Rajada Office Complex (Building 2) CDF House 195/7 Ratchadaphisek Road, Klong Toei, Bangkok 10110 Tel. 0-2264-0883-87 Fax. 0-2264-0888	OPERATING THE NATIONWIDE INTERBANK TRANSACTION MANAGEMENT AND EXCHANGE SYSTEM	ORDINARY	67,480	13.50
35	THAI SPECIAL STEEL INDUSTRY PUBLIC CO.,LTD. 26/56 19th Floor, TPI Tower, Chan Tat Mai Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2678-6500-4 Fax. 0-2678-6505	STEEL MANUFACTURER	ORDINARY	55,000,000	13.03
36	ALPHATEC ELECTRONICS PUBLIC CO.,LTD. 15th Floor, Bangkok City Tower,179-74-80 South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2286-9999 Fax. 0-2286-4440	ELECTRONIC COMPONENTS	ORDINARY	326	12.34
37	PETCHBURI TERMINAL CO.,LTD. 149 Galaxy Place, 10th Floor, 10/5 Room, Nonsi Road, Chong Nonsi, Yannawa, Bangkok 10120 Tel. 0-2284-1911, 0-2284-1469-70, 0-2284-1482 Fax. 0-2284-1505	RENTING TANK TERMINAL AND JETTY HEAD	ORDINARY	3,686,390	11.13
38	SIAM INTEGRATED COLD ROLLED STEEL PUBLIC COMPANY LIMITED 116/44-45 SSP Tower 2 Building,Sunthornkosa Road, khlong Toei, Bangkok 10110 Tel. 0-2715-0840 Fax. 0-2715-0844	IRON STEEL WORK AND ROLLING MILLS MANUFACTURER	ORDINARY	34,910,000	10.58
39	GOLDENRIVER INVESTMENT INTERNATIONAL CORPORATION Beaufort House, P.O. Box 438, Road Town, Tortola, British Virgin Islands Tel. 886-2-2528-6906 Fax. 886-2-2528-6912	ASSET MANAGEMENT	ORDINARY	1,296,634	10.00
40	THAI OBAYASHI CORP., LTD. 11 th Floor Nantawan Building, 161 Ratchadamri Road, Lumphini, Pathumwan, Bangkok 10330 Tel. 0-2252-5200 Fax. 0-2252-5381	CONSTRUCTION	ORDINARY	2,000	10.00
41	ASPAC CO.,LTD. 717 Sukhumvit 55 (Soi Thonglor), Khlong Ton Nua, Watthana, Bangkok 10110 Tel. 0-2381-2052, 0-2381-2470-3 Fax. 0-2381-2570	COMMERCE	ORDINARY	26,000	10.00
42	ASIA LAMP INDUSTRY CO.,LTD. 199 Mu 2, Puttharaksa Rd., Amphoe Muang, Samut Prakan 10280 Tel. 0-2702-9467-8,0-2387-1347 Fax. 0-2702-9470	ELECTRIC BULB	ORDINARY	700,000	10.00
43	ELECTRICAL LAMP MANUFACTURERS THAILAND LTD. 26th-28th Floor Thai Summit Tower, 1768 New Petchaburi Road, Bang Kapi, Huai Khwang, Bangkok 10320	ELECTRIC	PREFERENCE	2,000	10.00

No.	Company	Type Of Business	Type Of Shares	No. Of Shares Held	% Of Company's Paid-Up Capital
44	BANGKOK UFJ LTD. 28th Floor, Bangkok City Tower, 179/117-119 South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2684-0999, 0-2287-3373 Fax. 0-2287-3374	FINANCIAL	ORDINARY	200,000	10.00
45	BANGKOK CENTRAL LEASING CO.,LTD. 8th Fl, Sethiwan Tower 139 Pan Road, Silom, Bang Rak Bangkok 10500 Tel. 0-2266-6040 Fax. 0-2266-6190, 0-2237-4492	LEASING	ORDINARY	60,000	10.00
46	TOYOTA LEASING (THAILAND) CO.,LTD. 990 18th-19th Floor, Rama IV Road, Silom, Bang Rak, Bangkok 10500 Tel. 0-2634-6300 Fax. 0-2636-1406-8, 0-2636-1410-12	LEASING	ORDINARY	1,500,000	10.00
47	THANATHEP PRINTING CO.,LTD. 111 Mu 2, Laf Phrao Road, Khlong Chan, Bangkapi, Bangkok 10240 Tel. 0-2377-5074-6 Fax. 0-2377-6289	PRINTING	ORDINARY	10,000	10.00
48	THAI NUSA DEVELOPMENT CO.,LTD. 1/61 Mu 5, Khan Ham Sub-District, Uthai, Ayuthaya Tel. (035) 330-221-9 Fax. (035) 330-230	INVESTMENT	ORDINARY	1,800,000	10.00
49	BANGKOK SMBC CONSULTING CO.,LTD. 138 Boonmitr Building, Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2237-6295-8 Fax. 0-2237-6299	SERVICE CONSULTING	ORDINARY	2,000	10.00
50	ASIAN CAPITAL MANAGEMENT LIMITED. 153/3 4th Floor, Goldden Pavillion Building, Soi Mahadlek Luang 1, Ratchadamri Road, Lumpkini, Patumwan, Bangkok 10330 Tel. 0-2231-1111 Fax. 0-2231-1524	SERVICE CONSULTING	ORDINARY	24,000	10.00
51	GAMMA DEVELOPMENT CO.,LTD. 19 Off Na Ranong Road, Sunthornkosa Road, Khlong Toei, Bangkok 10110 Tel. 0-2249-0451 Fax. 0-2671-1706	REAL ESTATE	ORDINARY	1,000	10.00
52	SEACON DEVELOPMENT CO.,LTD. 904 Mu 6 Sinakharin Road, Nong Bon, Prawet, Bangkok 10250 Tel. 0-2721-8888 Fax. 0-2721-9494	RENTAL BUILDING	ORDINARY	574,000	10.00
53	UNITED SILO AND SERVICE CO.,LTD. 177 United Flour Mill Building, 9th Floor, Ratchawong Road, Samphanthawong, Bangkok 10100 Tel. 0-2226-6120-29, Fax. 0-2224-5670	SERVICES	ORDINARY	200,000	10.00
54	SIAM UNION CONTAINER CO.,LTD. 1199/1 Mu 12 Bang Na-Trad Road, Bang Na, Phra Khanong, Bangkok 10260 Tel. 0-2398-0102-4 Fax. 0-2399-3315	SERVICES	ORDINARY	19,998	10.00
55	ASIA INSURANCE (PHILIPPINES) CORPORATION 15th Floor, Tytana Plaza Building, Plaza Lorenzo Ruiz, Binondo Manila, The Philippines 1006 Tel. (632) 241-52-01 Fax. (632) 241-62-57	INSURANCE	ORDINARY	150,000	10.00
56	CAPMAC ASIA LTD. Clarendon House, 2 Church Street, PO Box 1022 Hamilton HM CX, Bermuda Tel. (441) 295-5950 Fax. (441) 292-4720	FINANCE	PREFERENCE	50,000	10.00
57	THAI NUMSIRI INTERTEX CO., LTD. 2nd Floor Room No. 22-25, Thai CC Tower, 889 South Sathon Road, Sathon, Bangkok 10120 Tel. 0-2210-0789 Fax. 0-2210-0777-8	TEXTILE	ORDINARY	1,000,000	10.00
58	PAITON HOTEL AND RESORT CO.,LTD. 99 Ratchadamri Road, Pathumwan, Bangkok 10330 Tel. 0-2255-3410 Fax. 0-2255-3456-8	HOTEL	ORDINARY	10,000,000	10.00
59	PICC LIFE INSURANCE CO., LTD. 6/F., Chuangjing Building, 38, Shouti South Road, Beijing, China 100037 Tel. 86 10 5850 3377-9808 Fax. 86 10 5889 2697	LIFE INSURANCE	-	-	10.00

List of Branches

Head Office

333 Silom Road, Bangkok 10500 Thailand
Tel. : 0-2231-4333
<http://www.bangkokbank.com>

Bualuang Phone : 0-2645-5555 or 1333
Credit Card Division : 0-2638-4000

Overseas Branches

PEOPLE'S REPUBLIC OF CHINA

BEIJING BRANCH

New China Life Insurance (NCT Tower)
1st Floor, No.12A, Jianguomen Wai Ave.,
Chaoyang District, Beijing

Tel. : (86-10) 6569-0088

Fax. : (86-10) 6569-0000
Swift : BKKB CN SH PEK

SHANGHAI BRANCH

Bangkok Bank Building
7, Zhongshan East Road-1
Shanghai 200002

Tel. : (86-21) 6323-3788
Telex : (085) 33328, 33388 BBPSH CN

Fax : (86-21) 6323-5400, 6323-6625,
6323-4468
Swift : BKKB CN SH

SHANTOU BRANCH

Jinsha East Road, Yingbin Square
Shantou SEZ., Guangdong

Tel. : (86-754) 816-6180, 816-6179
Telex : (085) 454125 BKBST CN

Fax. : (86-754) 816-6194, 816-6190
Swift : BKKB CN SH SAW

XIAMEN BRANCH

Ground Floor, Jian Yeh Building
28 Hubin North Road
Xiamen 361012, Fujian

Tel. : (86-592) 511-8833, 511-9890
Telex : (085) 923008 BKBXM CN

Fax. : (86-592) 511-8932
E-mail : bblxm@public.xm.fj.cn

HONG KONG

HONG KONG MAIN OFFICE

Bangkok Bank Building
28 Des Voeux Road, Central

Tel. : (85-2) 2801-6688, 2801-6622
Telex : (0802) 73679 BBANK HX

Fax. : (85-2) 2810-5679
Swift : BKKB HK HH

CENTRAL DISTRICT BRANCH

Bangkok Bank Building
28 Des Voeux Road, Central

Tel. : (85-2) 2801-6688

Fax. : (85-2) 2845-1805

KOWLOON BRANCH

Bangkok Bank Building
490-492 Nathan Road, Kowloon

Tel. : (85-2) 2300-1888

Fax. : (85-2) 2780-5896

INDONESIA

JAKARTA BRANCH

Jalan M.H. Thamrin No. 3
Jakarta 10110
(or P.O.Box 4165, Jakarta 11041 Indonesia)

Tel. : (62-21) 231-1008, 380-8065
Telex : (073) 42762, 46193 BKBANK IA

Fax. : (62-21) 385-3881, 231-0070
Swift : BKKB ID JA
E-mail : bbljkt@cbn.net.id+c114

JAPAN

TOKYO BRANCH

Bangkok Bank Building
8-10, Nishi-Shimbashi
2-Chome, Minato-ku, Tokyo 105-0003

Tel. : (81-3) 3503-3333, 3503-5485
Telex : (072) 24373 BANKOKBK

Fax. : (81-3) 3502-6420
Swift : BKKB JP JT

OSAKA BRANCH

Bangkok Bank Building
9-16, Kyufaromachi 1-Chome
Chuo-Ku, Osaka 541

Tel. : (81-6) 6263-7100, 6266-3233
Telex : (072) 63667 BANKOKBK

Fax. : (81-6) 6263-6286
Swift : BKKB JP JT OSA

LAO PEOPLE'S DEMOCRATIC REPUBLIC

VIENTIANE BRANCH

040, Hatsadee Road, Vientiane
(P.O. Box 5400, Vientiane)

Tel. : (856-21) 213-560, 213-562, 250-474
Telex : (0804) 4399 BBLVTE LS

Fax. : (856-21) 213-561

Overseas Branches

UNION OF MYANMAR YANGON REPRESENTATIVE OFFICE 12/6B Myawaddy Street Myenegone (North), Sanchaung Township, Yangon			Tel. : (95-1) 527-224	Fax. : (95-1) 527-280
REPUBLIC OF THE PHILIPPINES MANILA BRANCH 10 th Floor, Tower 2, The Enterprise Center, 6766 Ayala Avenue, Makati City, Metro Manila, Philippines			Tel. : (63-2) 752-0333	Fax : (63-2) 752-0877-8 Swift : BKKB PH MM
REPUBLIC OF SINGAPORE SINGAPORE BRANCH Bangkok Bank Building 180 Cecil Street, Singapore 069546 (P.O. Box 941, Robinson Road, Singapore 901841)			Tel. : (65) 6410-0400, 6410-0410 Telex : (087) 21359, 25639 BKBANK RS	Fax. : (65) 6225-5852 Swift : BKKB SG SG
TAIWAN TAIPEI BRANCH 121, Sung Chiang Road Taipei 10429, Taiwan (P.O. Box 22419, Taipei, Taiwan)			Tel. : (886-2) 2507-3275, 2508-1944 Telex : (0769) 11289 BKBANKBK	Fax. : (886-2) 2506-4625 Swift : BKKB TW TP
KAOHSIUNG SUB-BRANCH Floor 1-2, Asia Pacific Commercial Building 63 Wu Fu 3 rd Road Kaohsiung, Taiwan			Tel. : (886-7) 271-0000, 271-5188 Telex : (0769) 11289 BKBANKBK	Fax. : (886-7) 271-3730, 271-3731 Swift : BKKB TW TP
TAICHUNG SUB-BRANCH 9F-1, Lin-Ding Summit Building 345, Taichung Kang Road, Section 1 Taichung, Taiwan			Tel. : (886-4) 2326-9623, 2323-3691 Telex : (0769) 11289 BKBANKBK	Fax. : (886-4) 2323-3685 Swift : BKKB TW TP
UNITED KINGDOM LONDON BRANCH 61 St. Mary Axe, London EC3A 8BY			Tel. : (44-207) 929-4422, 626-0397 Telex : (051) 8812448 BKBANK G	Fax. : (44-207) 283-3988 Swift : BKKB GB 2L
UNITED STATES OF AMERICA NEW YORK BRANCH 29, Broadway, 20 th Floor New York, NY 10006, U.S.A.			Tel. : (1-212) 422-8200, 422-9218 Telex : (023) 175459 BKBK UT	Fax. : (1-212) 422-0728 Swift : BKKB US 33
THE SOCIALIST REPUBLIC OF VIETNAM HO CHI MINH CITY BRANCH Harbour View Tower 35 Nguyen Hue Street District 1, Ho Chi Minh City			Tel. : (84-8) 821-4396-8, 821-3107 Telex : (0805) 813080, 813083 BBL HCM VT	Fax. : (84-8) 821-3772 Swift : BKKB VN VX E-mail : bblhcm@hcm.vnn.vn
HANOI SUB-BRANCH 41B Ly Thai To Street Hoan Kiem District, Hanoi			Tel. : (84-4) 824-9094-5 Telex : (0805) 411366 BBL HN VT	Fax. : (84-4) 826-7397 Swift : BKKB VN VX HAN E-mail : bbl.hn@fpt.vn
MALAYSIA BANGKOK BANK BERHAD (Wholly owned subsidiary) 105 Jalan Tun H.S. Lee 50000 Kuala Lumpur (P.O. Box 10734, 50923 Kuala Lumpur)			Tel. : (603) 2072-4555, 2031-7959 Telex : (084) 30359 BKBANK MA	Fax. : (603) 2078-8569 Swift : BKKB MY KL E-mail : bbb@tm.net.my

Metropolitan Branches

Branch	Address	Telephone	Facsimile
Abdulrahim (Sub-Branch)	990 Abdulrahim Place (G Fl.) Rama IV Road, Bang Rak, Bangkok 10500	0-2636-0578-80	0-2636-0582
Anusawari Chaisamorphum	5/11 Phayathai Road, Ratchathewi, Bangkok 10400	0-2246-8586-8	0-2246-8585
Asok-Din Daeng	596 Asok-Din Daeng Road, Din Daeng, Bangkok 10400	0-2246-1610-3, 0-2247-9232	0-2246-0104
Bang Bon	26/378 Mu 6, Ekachai Road, Bang Bon, Bangkok 10150	0-2416-2010, 0-2415-3081	0-2416-2009
Bang Chak	2109 Sukhumvit Road, Bang Chak, Phra Khanong, Bangkok 10250	0-2311-3851-2, 0-2311-7804 0-2331-9684	0-2311-7501
Bang Kapi	182 Sukhumvit Road, Khlong Toei, Bangkok 10110	0-2653-1011-23, 0-2251-5148	0-2251-5149
Bang Khae	387 Mu 3, Phetchakasem Road, Bang Khae, Bangkok 10160	0-2413-1701-5	0-2454-2389
Bang Khen	2124 Phahonyothin Road, Lad Yao, Bang Khen, Bangkok 10900	0-2579-1146-8	0-2579-1149
Bang Khru-Phra Pradaeng	109/1 Mu 4, Suksawat Road, Bang Chak, Phra Pradaeng, Samut Prakan 10130	0-2436-7051-3	0-2463-7053
Bang Khun Non	31/102 Bang Khun Non Road, Bangkok Noi, Bangkok 10700	0-2423-0471, 0-2435-8776 0-2424-2203	0-2423-0470
Bang Khun Thian	111 Chom Thong Road, Chom Thong, Bangkok 10150	0-2468-6660-3, 0-2875-5503	0-2468-4879
Bangkok Airport	222 Mu10, Terminal 2, Bangkok International Airport, Don Muang, Bangkok 10210	0-2535-3657-8, 0-2532-1436	0-2504-2691
Bangkok Noi	818 Phran Nok Road, Ban Changlo, Bangkok Noi, Bangkok 10700	0-2411-0101-4	0-2412-2282
Bang Kruai	9/49 Mu 2, Charansanitwong Road, Bang Kruai, Nonthaburi 11130	0-2447-0591-3, 0-2447-0595	0-2447-0594
Bang Lamphu	109 Samsen Road, Wat Samphraya, Phra Nakhon, Bangkok 10200	0-2281-4118, 0-2282-5682 0-2281-4134	0-2280-1839
Bang Na	947/2 Mu 12, Bang Na Complex, Bang Na-Trat Road Km. 3, Bang Na, Bangkok 10260	0-2361-8444-8, 0-2361-8437-8	0-2361-8453-4
Bang Phlat	238 Charansanitwong Road, Bang Or, Bang Phlat, Bangkok 10700	0-2423-0820-1, 0-2435-8777	0-2423-0822
Bang Phil	95/53 Mu 4, Bang Na-Trat Road, Bang Phil, Samut Prakan 10540	0-2750-8600-7	0-2312-5332
Bang Pho	532/1 Pracharat Soi 1 Road, Bang Sue, Bangkok 10800	0-2585-7357-8, 0-2585-7746	0-2587-4923
Bang Rak	1576 Charoen Krung Road, Bang Rak, Bangkok 10500	0-2630-9273-5, 0-2630-9277	0-2630-9276
Bang Sue	569/1 Pracharat Soi 2 Road, Bang Sue, Bangkok 10800	0-2585-5301, 0-2585-7450-2	0-2585-5250
Bang Yai, Nonthaburi	81 Mu 6, Tailing Chan-Suphanburi Road, Bang Yai, Nonthaburi 11140	0-2595-0444-6, 0-2903-1151-5	0-2595-0447
Bang Yi Khan	409 Charansanitwong Road, Bang Bumru, Bang Phlat, Bangkok 10700	0-2424-7921-3, 0-2424-6243	0-2433-2698
Bukkhalo	32 Mahaisawan Road, Bukkhalo, Thonburi, Bangkok 10600	0-2468-0123-5, 0-2468-4971-3 0-2468-3485	0-2468-6670
Central Rama II (Sub-Branch)	128 Mu 6, Bang Khun Thian, Bangkok 10150	0-2872-4001-2	0-2872-4003
Chalaem Nimit	3601/21-23 Soi Chalaem Nimit, Bang Khlo, Bang Kholaem, Bangkok 10120	0-2688-5146-9, 0-2688-5150	0-2688-5167
Chan Road	1564/8 Chan Road, Sathon, Bangkok 10120	0-2674-7585, 0-2213-2746	0-2212-5871
Chan Road Saphan 5	1675/5 Chan Road, Sathon, Bangkok 10120	0-2678-3150-5, 0-2678-3882	0-2287-4650
Charoen Phat	214/7 Itsaraphap Road, Thonburi, Bangkok 10600	0-2465-5042, 0-2465-0695	0-2465-5044
Charoen Phon	58 Rama I Road, Pathumwan, Bangkok 10330	0-2214-1431, 0-2214-3281	0-2214-4417
Chok Chai 4 Latphrao	1/439-441 Soi Chok Chai 4, Lat Phrao Road, Bangkok 10230	0-2530-5340-4, 0-2931-4712	0-2530-5344
Chaeng Watthana Road	200 Mu 4, Jasmine Bldg., Chaeng Watthana Road, Nonthaburi 11120	0-2583-6298-9, 0-2962-2517-8 0-2583-6010	0-2962-2516
Din Daeng Road	14 Din Daeng Road, Din Daeng, Bangkok 10400	0-2245-3521-3, 0-2245-3858	0-2245-2800
Ekkamai	23/2 Sukhumvit 63 Road, Watthana, Bangkok 10110	0-2714-3100-18, 0-2714-3098, 0-2391-9276	0-2714-3096
Emporium	622 Ground Floor, The Emporium Tower, Sukhumvit Road, Khlong Toei, Bangkok 10110	0-2664-9291-3	0-2664-9294
Ha Yaek Pak Kret	79/1 Mu 5, Tiwanon Road, Pak Kret, Nonthaburi 11120	0-2583-7987-9, 0-2584-2046	0-2583-1648
Hua Lamphong	227 Rama IV Road, Pathumwan, Bangkok 10330	0-2216-3074-7, 0-2216-6933 0-2216-6935-9	0-2216-3139
Hua Mak	2078/1 Ramkhamhaeng Road, Bang Kapi, Bangkok 10240	0-2314-1736-8, 0-2314-5777	0-2314-0788
Huai Khwang	5003 Prachasongkhro Road, Din Daeng, Bangkok 10400	0-2277-4651-2	0-2277-6348
Inthamara	587/2 Suthisan Winitchai Road, Din Daeng, Bangkok 10400	0-2277-2551-2, 0-2277-0353	0-2277-0788
Intharak	11/22 Mu 6, Nawamin Road, Bungkum, Bangkok 10240	0-2519-5306-8, 0-2519-3435	0-2519-5309
Jewelry Trade Center, Silom	919/554 Jewelry Trade Center Bldg., Surasak Road, Silom, Bang Rak, Bangkok 10500	0-2630-0569, 0-2630-0576-7	0-2630-0579
July 22nd Circle	74 Mittraphan Road, Pomprap, Bangkok 10100	0-2223-2596, 0-2222-2848	0-2223-2597

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Branch	Address	Telephone	Facsimile
Khae Rai	30/5 Ngamwongwan Road, Nonthaburi 11000	0-2580-0151, 0-2589-3254 0-2951-0940-3	0-2589-3255
Khlong Chan	62/14 Seri Thai Road (Sukhaphiban 2), Bang Kapi, Bangkok 10240	0-2377-6611, 0-2377-4667	0-2375-8898
Khlong Luang Pathumthani	99 Mu 8, Phahonyothin Road, Khlong Nung, Pathumthani 12120	0-2516-2840-3	0-2516-2844
Khlong San	5 Charoennakhon Road, Khlong San, Bangkok 10600	0-2437-0216-9, 0-2439-5867-8	0-2438-7290
Khlong Tan	9/12-14 UM Tower, Floor B1, Ramkhamhaeng Road, Suan Luang, Bangkok 10250	0-2719-9125-9, 0-2314-3740	0-2314-4383
Khlong Toei	2923 Rama IV Road, Khlong Toei, Phra Khanong, Bangkok 10110	0-2258-2835, 0-2258-2829	0-2258-2831
King Kaeo Road (Sub-Branch)	68/19-22 Mu 5, King Kaeo Road, Bang Phli, Samut Prakan 10540	0-2738-9600-3	0-2738-9604
Kluai Nam Thai	3797 Rama IV Road, Khlong Tan, Khlong Toei, Bangkok 10110	0-2391-1058, 0-2392-2581-2 0-2392-2824	0-2391-1963
Khuenkhan-Phra Pradaeng	99/9 Mu 5, Suksawat Road, Phra Pradaeng, Samut Prakan 10130	0-2462-7865-6	0-2462-7864
Ko Pho Office	Ko Pho Office, Phitsanulok Road, Dusit, Bangkok 10300	0-2281-5744, 0-2280-4040	0-2281-5965
Lak Si	202/34 Chaeng Watthana Road, Bang Khen, Lak Si, Bangkok 10210	0-2521-3145-6, 0-2521-2761 0-2521-5282	0-2521-3148
Lak Si Plaza	333 Mu 4, Chaeng Watthana Road, Bang Khen, Lak Si, Bangkok 10210	0-2576-1286-9	0-2576-1290
Lam Luk Ka Road, Khlong 2	20/7 Mu 18, Lam Luk Ka Road, Lam Luk Ka, Pathumthani 12130	0-2995-8145-9	0-2995-8150
Lat Krabang	223 Mu 1, Lat Krabang, Bangkok 10520	0-2326-9950-3	0-2326-9954
Lat Phrao	1150 Phahonyothin Road, Chatuchak, Bangkok 10900	0-2511-4051-5, 0-2513-1405 0-2511-1304	0-2511-3138
Lat Phrao Soi 44	820 Soi Lat Phrao 44, Huai Khwang, Bangkok 10311	0-2512-1882-3	0-2512-1884
Lat Phrao Soi 99	2739 Lat Phrao Road, Wang Thonglang, Bangkok 10310	0-2514-2772, 0-2539-7518, 0-2514-1434, 0-2514-0773	0-2538-6250
Lat Pla Khao Road (Sub-Branch)	11/46 Mu 1, Jarakhaebua, Lat Phrao, Bangkok 10230	0-2940-3744-5	0-2940-3489
Lumphini	1965/10 Rama IV Road, Lumphini, Pathumwan, Bangkok 10330	0-2252-9365-6, 0-2252-8105	0-2254-7833
Mahanak	1088, 1090 Krung Kasem Road, Pomprap, Bangkok 10100	0-2281-9964, 0-2281-9941 0-2628-0839-41	0-2281-9963
Maleenont Tower (Sub-Branch)	3199 Maleenont Tower, Rama IV Road, Khlong Tan, Khlong Toei, Bangkok 10110	0-2661-2295-7	0-2661-2298
Minburi	155 Siharuranukit Road, Minburi, Bangkok 10510	0-2517-0117-9, 0-2517-0360	0-2517-0361
Nana Nua	11/1 Sukhumvit Road, Soi 3, Khlong Toei, Watthana, Bangkok 10110	0-2253-4492, 0-2253-4498	0-2253-4494
Navanakorn	98/3 Mu 13, Phahonyothin Road, Khlong Nueng, Khlong Luang, Pathumthani 12120	0-2909-2031, 0-2909-2148	0-2909-2160
New Phetchaburi Road	1975/1 New Phetchaburi Road, Bang Kapi, Huai Khwang, Bangkok 10320	0-2314-1041-3, 0-2314-1324-5 0-2314-4390	0-2319-3366
Nong Chok	59/9 Mu 2, Buriphirom Road, Nong Chok, Bangkok 10530	0-2543-1187, 0-2543-2488	0-2543-1188
Nong Khaem	88/539 Mu 2, Phetchakasem Road, Nong Khaem, Bangkok 10160	0-2431-2156-8	0-2431-1729
Nonthaburi	26/5 Mu 6, Pracharat Road, Nonthaburi 11000	0-2525-0258, 0-2525-2727-9 0-2526-5571	0-2525-0259
On Nut Soi 16 (Sub-Branch)	742, 744, 746, Soi On Nut 16, Suan Luang, Bangkok 10250	0-2331-3812, 0-2331-3819 0-2331-3899	0-2331-3796
Oriental (Sub-Branch)	1237/1 Charoen Krung Road, Bang Rak, Bangkok 10500	0-2236-5651, 0-2630-6780-2 0-2266-8616	0-2233-6394
Pak Khlong Talat	128-134 Saphanphud Road, Phra Nakhon, Bangkok 10200	0-2226-4601-4, 0-2226-3884	0-2226-4600
Phahurat	33-41 Phahurat Road, Phra Nakhon, Bangkok 10200	0-2222-2840, 0-2222-5468	0-2225-6843
Phasi Charoen (Sub-Branch)	55 Mu 9, Phetchakasem Road, Soi 33/4, Phasi Charoen, Bangkok 10160	0-2454-1679, 0-2454-1773 0-2454-1371	0-2454-2742
Phatthanakan Road	2146 Phatthanakan Road, Suan Luang, Bangkok 10250	0-2321-7000-3, 0-2722-7221	0-2321-5872
Phlapphachai	9 Suapa Road, Pomprap, Bangkok 10100	0-2221-4681, 0-2221-5265 0-2222-0321	0-2222-2649
Phloenchit Road	860-864 Phloenchit Road, Lumphini, Pathumwan, Bangkok 10330	0-2253-6735, 0-2255-2413	0-2251-1649
Phra Khanong	1116/1 Sukhumvit Road, Phra Khanong, Khlong Toei, Bangkok 10110	0-2392-1984, 0-2391-2877	0-2381-2407
Phra Pradaeng	152 Nakhon Khuan Khan Road, Bang Pung, Phra Pradaeng, Samut Prakan 10130	0-2462-5907-8, 0-2462-7570 0-2463-4625, 0-2462-6824	0-2463-3449

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Branch	Address	Telephone	Facsimile
Prachachun Road	1333 Prachachun Road, Bang Sue, Bangkok 10800	0-2589-9922-5, 0-2591-8006-7	0-2589-5995
Pracha Uthit Road Ratburana	641, 641/1-2 Mu 1, Pracha Uthit Road, Bang Mod, Bangkok 10140	0-2428-4001-2, 0-2872-6956	0-2428-2891
Pradiphat Road	252 Pradiphat Road, Samsen Nai, Phayathai, Bangkok 10400	0-2279-8060-7, 0-2279-0741	0-2271-4690
Pratu Nam	77-87 Ratchadamri Road, Lumpini, Pathumwan, Bangkok 10330	0-2253-7823, 0-2253-9086 0-2252-5183-5, 0-2254-7950	0-2253-9009
Puchao Samingphrai Road	298 Puchao Samingphrai Road, Samrong Tai, Phra Pradaeng, Samut Prakan 10130	0-2394-4863-4, 0-2394-5990 0-2384-1663	0-2384-1662
Rama II K.M. 7 Road	84/1-6 Mu 6, Rama II Road, Bang Khun Thian, Bangkok 10150	0-2416-5571-5, 0-2416-0805-6	0-2416-5574
Rama IX Road	250 Rama IX Road, Huai Khwang, Bangkok 10320	0-2247-9883-5, 0-2641-4044 0-2247-9881, 0-2248-4937	0-2248-4935
Ramintra	79/10 Mu4, Ramintra, Bang Khen, Bangkok 10220	0-2521-2649-50, 0-2521-0349 0-2552-5445	0-2521-2651
Ramintra K.M. 10 Road (Sub-Branch)	12/16-19 Ramintra Road, Bangkok 10230	0-2918-0270-3	0-2918-0274
Ramkhamhaeng Road, Soi 28 (Sub-Branch)	2102/56-57 Ramkhamhaeng Road, Soi 28, Hua Mak, Bangkok, Bangkok 10240	0-2377-0222, 0-2377-0228 0-2377-0235	0-2377-0334
Rangsit	265/2 Mu 2, Phahonyothin Road, Prachathipat, Pathum Thani 12130	0-2531-3226, 0-2531-0669 0-2531-3239-40, 0-2531-8224	0-2531-0668
Ratburana	225/1 Mu 8, Suksawat, Ratburana, Bangkok 10140	0-2427-0130-2	0-2427-3769
Ratchada-Huai Khwang Road	205/5-6 Ratchadaphisek Road, Din Daeng, Bangkok 10400	0-2692-6900-4, 0-2276-0995	0-2276-0996
Ratchada-Lat Phrao Road	23/75 Ratchada-Lat Phrao Road, Chatuchak, Bangkok 10900	0-2512-1867-9, 0-2513-9724	0-2521-1870
Ratchada-Si Yaek Sathu Pradit	591 Rama III Road, Yannawa, Bangkok 10120	0-2284-2893-4, 0-2294-2916 0-2294-1252, 0-2294-2926	0-2294-8762 0-2294-2926
Ratchada-Thaphra (Sub-Branch)	155/7-10 Ratchadaphisek Road, Thonburi, Bangkok 10600	0-2468-8789, 0-2468-9692 0-2468-8792	0-2468-2768
Ratchathewi	128/17-18 Phayathai Road, Ratchathewi, Bangkok 10400	0-2216-1550-8, 0-2216-1574-6	0-2216-1572
Ratchawat	1390/1 Nakhon Chaisri Road, Dusit, Bangkok 10300	0-2241-1550-5, 0-2241-1079 0-2241-1648	0-2241-0717
Ratchawithi	272/13 Ratchawithi Road, Dusit, Bangkok 10400	0-2241-0851, 0-2243-0775-8 0-2243-4000	0-2243-4001
Ratchawong	245-249 Ratchawong Road, Samphanthawong, Bangkok 10100	0-2224-5489, 0-2224-5494 0-2224-6400	0-2221-3172
Rattanaithibet Road	25/74 Mu 8, Rattanaithibet Road, Nonthaburi 11000	0-2969-9152-4	0-2969-9158
Sai Luat Road	435 Sai Luat Road, Pak Nam, Samut Prakan 10280	0-2387-0133-5, 0-2387-1699 0-2701-6793-4	0-2701-6795
Samakki Road, Prachaniwet (Sub-Branch)	70/762-6 Samakki Road, Nonthaburi 11000	0-2574-6443, 0-2574-6076	0-2980-1039
Sampheng	343 Wanit 1 Road, Samphanthawong, Bangkok 10100	0-2222-2141, 0-2224-2336 0-2622-4776	0-2225-6842
Samrong	1788 Mu 6, Sukhumvit Road, Samut Prakan 10270	0-2384-1375-6, 0-2384-7607-8 0-2754-1082-3	0-2754-1083
Samut prakan	840/16 Prakhonchai Road, Pak Nam, Samut Prakan 10270	0-2702-6235-8, 0-2702-6218	0-2702-6219 0-2702-7498
Sam Yeak Fai Chai	137/1 Charansanitwong Road, Bangkok Noi, Bangkok 10700	0-2411-1145, 0-2411-0444 0-2866-6645-8, 0-2866-7660-1	0-2411-3143
Sam Yot	88-90 Charoen Krung Road, Phra Nakhon, Bangkok 10200	0-2225-6716-7, 0-2223-1589-90 0-2225-9273	0-2225-6845
Saphan Khao	224/4-6 Lan Luang Road, Pamprap, Bangkok 10110	0-2281-3820, 0-2282-9627 0-2281-3811, 0-2628-2410-11	0-2281-0265
Saphan Luang	590 Rama IV Road, Bang Rak, Bangkok 10500	0-2267-1022-5, 0-2266-7284-6	0-2266-7288
Saphan Mai Don Muang	3/774 Phahonyathin Road, Bang Khen, Bangkok 10220	0-2521-0335, 0-2521-1593 0-2521-2077, 0-2521-4371	0-2552-1779
Saphan Phan Fa	101 Rajadamnoen Avenue, Bowon Niwet, Bangkok 10200	0-2281-5359, 0-2281-5926 0-2281-0944, 0-2282-2620 0-2282-0010	0-2280-1849 0-2281-5359
Saphan Phra Pinklao	165/20 Phra Pinklao Road, Bangkok Noi, Bangkok 10700	0-2434-0140-4	0-2423-0104
Sathon	175 Sathon City Tower, South Sathon Road, Sathon, Bangkok 10120	0-2287-1141, 0-2285-5242-3 0-2285-5240	0-2285-5265

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Branch	Address	Telephone	Facsimile
Sathu Pradit	271/1 Sathu Pradit Road, Yannawa, Bangkok 10120	0-2211-9591-3, 0-2211-7023-4 0-2211-8227	0-2211-9165
Seacon Square	904 Mu 6, Seacon Bldg., Srinakharin Road, Nong Bon, Pravet, Bangkok 10260	0-2721-8642-9, 0-2721-8650	0-2721-8651
Sena Nikhom	1714/9-10 Phahonyothin Road, Lat Yoa, Chatuchak, Bangkok 10900	0-2513-9142-6	0-2513-2774
Siam Paragon	991 Rama I Road, Pathumwan, Bangkok 10330	0-2129-4318-22	0-2129-4323-5
Siam Square	394 Rama I Road, Pathumwan, Bangkok 10330	0-252-1330-9, 0-2252-0519 0-2251-8546	0-2254-7834 0-2252-3204
Silom	300 Silom Road, Bang Rak, Bangkok 10500	0-2233-6080, 0-2635-8451 0-2635-6614-6	0-2233-4953
Silom Head Office	333 Silom Road, Bang Rak, Bangkok 10500	0-2230-1036, 0-2230-1649 0-2230-1098, 0-2230-1940	0-2230-2722
Si Phraya	235 Si Phraya Road, Bang Rak, Bangkok 10500	0-2236-8715-6, 0-2236-2706-7 0-2236-2589	0-2236-2591
Si Yeak Bang Na	4271 Sukhumvit Road, Bang Na, Bangkok 10260	0-2396-1196-7, 0-2396-0742	0-2396-1195
Si Yan	844-846 Samsen Road, Dusit, Bangkok 10300	0-2241-3191-4, 0-2241-2888 0-2241-0125	0-2243-0999
Sinakharin Road	436 Mu 5, Sinakharin Road, Samrong Nua, Samut Prakan 10270	0-2385-7152, 0-2385-7158 0-2758-9515	0-2385-7151
Soi Ari	404/9 Phahonyathin Road, Samsen Nai, Phayathai, Bangkok 10400	0-2279-2090-4, 0-2279-9860-3	0-2271-4583
Song Prapha Road (Sub-Branch)	310/7 Song Prapha Road, Don Muang, Bangkok 10210	0-2929-9179-24	0-2929-9725
Suan Chatuchak	Chatuchak Weekend Market Office Bldg., Kamphaeng Phet 2, Road, Lat Yao, Chatuchak, Bangkok 10900	0-2272-4420-2, 0-2272-4422	0-2272-4421
Suan Phlu	167/9 Soi Suan Phlu, South Sathon, Sathon, Bangkok 10120	0-2287-1561-5	0-2287-1567
Suan Sayam	99/1 Seri Thai Road (Sukhaphiban 2), Kannayao, Bangkok 10230	0-2517-1364-6, 0-2517-8496	0-2517-1367
Sukhaphiban 1 Road K.M. 8	123/719-720 Mu 11, Nawamin Road (Sukhaphiban 1), Bungkum, Bangkok 10230	0-2948-5581-4, 0-2948-5231-2	0-2948-5585
Sukhaphiban 3 Road, Bungkum	290/3-4 Ramkhamhaeng Road (Sukhaphiban 3), Bungkum, Bangkok 10240	0-2728-0740-6	0-2372-0328
Sukhumvit 43	787 Sukhumvit Road, Khlong Tan Nua, Watthana, Bangkok 10110	0-2662-4778-9, 0-2258-8847	0-2258-4727
Suksawat Road	220/8 Mu 3, Suksawat Road, Chomtong, Bangkok 10140	0-2468-1504, 0-2460-1813 0-2468-2724, 0-2877-1102-3	0-2460-1814
Sunthonkosa	116 SSP Tower 2, Na Ranong Road, Khlong Toei, Bangkok 10110	0-2240-4071-3, 0-2240-4080 0-2240-4085	0-2240-4074
Surawong	23 Surawong Road, Bang Rak, Bangkok 10500	0-2233-9760-9, 0-2234-4816	0-2234-5182
Tak Sin Road	78/1 Tak Sin Road, Thonburi, Bangkok 10600	0-2465-9001-5, 0-2890-5901-2	0-2466-3316
Talat Noi	924-924/1 Charoen Krung Road, Bangkok 10100	0-2234-9049, 0-2267-0275 0-2234-9654, 0-2234-9046-7	0-2234-9048
Talat Phlu	1375/1-3 Thoet Thai Road, Thonburi, Bangkok 10600	0-2466-1060-3, 0-2466-8478-9 0-2465-6613	0-2466-8480
Talat Si Mum Muang Rangsit	600/469-472 Phahonyothin Road, Pathum Thani 12130	0-2536-8003, 0-2536-8086 0-2536-8104, 0-2536-8107	0-2536-7906
Talat Thai (Sub-Branch)	31 Mu 9, Phahonyothin Road, Khlong Luang, Phatum Thani 12120	0-2908-4918-20	0-2908-4921
Taling Chan	53 Mu 6, Boromratchonnani Road, Taling Chan, Bangkok 10170	0-2434-0461-2, 0-2435-3109-10	0-2435-3110
Tanao Road	391 Tanao Road, Bangkok 10200	0-2225-6546, 0-2221-6309 0-2221-8126-9, 0-2224-1317	0-2221-7876
Tha Phra	132 Phetchakasem Road, Bangkok 10160	0-2457-0040-4, 0-2457-3194	0-2457-2176
Tha Tian	278-282 Maharaj Road, Bangkok 10200	0-2221-7821, 0-2221-7141	0-2222-4647
The Mall Bang Kapi (Sub-Branch)	3522 The Mall Bang Kapi Bldg., Lat Phrao Road, Khlong Chan, Bang Kapi, Bangkok 10240	0-2734-1646	0-2734-1649
The Mall Bang Khae	275 Mu 1, Phetchakasem Road, Phasi Charoen, Bangkok 10160	0-2454-9372-4	0-2454-9368
The Mall Ngamwongwan (Sub-Branch)	30/39-50 Mu 2, Ngamwongwan Road, Muang, Nonthaburi 11000	0-2550-0995	0-2550-0994
The Mall 3 Ramkhamhaeng (Sub-Branch)	1909 Ramkhamhaeng Road, Bang Kapi, Bangkok 10240	0-2369-3604-5, 0-2369-3607	0-2396-3606
The Mall Tha Phra (Sub-Branch)	99 Ratchadaphisek Road, Bukkhalo, Thonburi Bangkok 10600	0-2468-9692, 0-2468-2789 0-2468-8792	0-2468-2768

Metropolitan Branches

Branch	Address	Telephone	Facsimile
Thepharak Road	73 Mu 20, Thepharak Road, Bang Phli, Samut Prakan 10540	0-2312-3127-9, 0-2312-3110 0-2312-3139	0-2312-3130
Thonburi	231 Prachatipok Road, Khlong San, Bangkok 10600	0-2437-0220-3, 0-2473-8468 0-2437-8471	0-2439-1220
Thonglo Road	162 Soi Thonglo (Sukhumvit 55), Watthana, Bangkok 10110	0-2381-2339-42	0-2381-7071
Uruphong	62/48 Phetchaburi Road, Ratchathewi, Bangkok 10400	0-2215-0640-2, 0-2215-9628	0-2251-9631
Vanit Building	1126/2 Vanit Bldg. 2, New Phetchaburi Road, Bangkok 10400	0-2254-2789, 0-2254-2773 0-2253-4601, 0-2254-2620	0-2254-2826
Viphavadi Rangsit	9/28 Viphavadi Rangsit Road, Lat Yao, Bangkok 10900	0-2277-6396, 0-2275-6045	0-2277-6122
Wong Sawang	800/1 Wong Sawang Road, Bang Sue, Bangkok 10800	0-2585-0350, 0-2585-5717 0-2585-8858	0-2585-5717
Worachak	322, 324 Worachak Road, Pomprab, Bangkok 10100	0-2221-7410, 0-2221-7887-9	0-2225-1688
Yakult Building Sanam Pao	1025 Yakult Building, Phahonyothin Road, Samsen Nai, Phayathai, Bangkok 10400	0-2279-7421-4, 0-2279-7442-3	0-2279-7441
Yanawa	2209 Charoen Krung Road, Bangkok 10120	0-2289-2561, 0-2289-0143 0-2289-0114	0-2289-2563
Zeer Rangsit (Sub-Branch)	99 Mu 8, Phahonyothin Road, Lam Luk Ka, Pathum Thani 12130	0-2992-5582-4	0-2992-5585

Commercial Banking

Business Center	Address	Telephone	Facsimile
Bang Kapi	182 Sukhumvit Road, Khlong Toei, Bangkok 10110	0-2653-2970-82, 0-2252-4476	0-2254-7830
Bang Khae	387 Mu 3, Phetchakasem Road, Bang Khae, Bangkok 10160	0-2413-1701-5	0-2804-6034-5
Bang Lamphu	109 Samsen Road, Wat Samphraya, Phra Nakhon, Bangkok 10200	0-2281-3397, 0-2282-9624	0-2281-4120
Bang Na	947/2 Mu 12, Bang Na Complex, Bang Na-Trat Road Km. 3, Bang Na, Bangkok 10260	0-2361-8444-8, 0-2361-8493-7 0-2361-8467, 0-2361-8442	0-2744-3170-1
Bukkhalo	32 Mahaisawan Road, Bukkhalo, Thonburi, Bangkok 10600	0-2877-9020	0-2878-2103
Chan Road	1564/8 Chan Road, Sathon, Bangkok 10120	0-2674-7582	0-2673-3004
Ekkamai	23/2 Sukhumvit 63 Road, Watthana, Bangkok 10110	0-2714-2824	0-2714-2822
Hua Lamphong	227 Rama IV Road, Pathumwan, Bangkok 10330	0-2613-7500	0-2216-7652-3
Khlong Tan	9/12-14 UM Tower, Floor B1, Ramkhamhaeng Road, Suan Luang, Bangkok 10250	0-2719-9125	0-2719-8696
Lat Phrao	1150 Phahonyothin Road, Chatuchak, Bangkok 10900	0-2930-9301-8	0-2939-2620-1
Lat Phrao Soi 99	2739 Lat Phrao Road, Wang Thonglang, Bang Kapi, Bangkok 10310	0-2935-0607	0-2935-0624-5
Phlapphlaichai	9 Suapa Road, Pomprap, Bangkok 10100	0-2623-2727	0-2623-2733
Rama IX Road	250 Rama IX Road, Huai Khwang, Bangkok 10320	0-2645-5600	0-2645-5601-2
Ramintra	79/10 Mu 4, Ramintra, Bang Khen, Bangkok 10220	0-2521-2649-50	0-2986-3500
Ratburana	225/1 Mu 8, Suksawat Road, Ratburana, Bangkok 10140	0-2427-0130-2, 0-2873-1619	0-2873-7042
Ratchada-Lat Phrao Road	23/75 Ratchadaphisek Road, Chatuchak, Bangkok 10900	0-2938-2141-2, 0-2938-9802	0-2938-9227-8
Ratchathewi	128/17-18 Phayathai Road, Ratchathewi, Bangkok 10400	0-2216-1550-8, 0-2216-1574-6	0-2612-1765
Ratchawong	245-249 Ratchawong Road, Samphanthawong, Bangkok 10100	0-2622-5101-4, 0-2224-6403	0-2221-3143
Rattana Thibet Road	25/74 Mu 8, Rattana Thibet Road, Nonthaburi 11000	0-2969-9152-3	0-2527-8948
Sampheng	343 Yaowarat Road (Wanit 1), Samphanthawong, Bangkok 10100	0-2622-9955	0-2622-9956
Samrong	1788 Mu 6, Sukhumvit Road, Samut Prakan 10270	0-2710-4134	0-2394-3432
Saphan Phra Pinklao	165/20 Phra Pinklao Road, Bangkok Noi, Bangkok 10700	0-2434-0140-4 0-2886-0203-5 Ext. 2101-7	0-2886-0646-7
Sathu Pradit	271/1 Sathu Pradit Road, Yannawa, Bangkok 10120	0-2674-2911 Ext. 2201-2209 0-2674-2905	0-2674-4960
Siam Square	394 Rama I Road, Pathumwan, Bangkok 10330	0-2658-4514, 0-2658-4509-17	0-2658-4507
Silom	300 Silom Road, Bang Rak, Bangkok 10500	0-2233-6080-99, 0-2635-6616	0-2635-6897-8

Commercial Banking

Business Center	Address	Telephone	Facsimile
Silom Head Office	333 Silom Road, Bang Rak, Bangkok, 10500	0-2230-1842, 0-2626-4080	0-2626-4124
Soi Ari	404/9 Phahonyothin Road, Samsen Nai, Phayathai, Bangkok 10400	0-2619-1486-91, 0-2271-4582	0-2279-6528
Suan Sayam	99/1 Mu 3, Seri Thai Road (Sukhaphiban 2), Kannayao, Bangkok 10230	0-2906-8357-8, 0-2906-8486-9	0-2906-8359-60
Tak Sin Road	78/1 Tak Sin Road, Thonburi, Bangkok 10600	0-2890-6505	0-2890-6512
Talat Si Mum Muang Rangsit	600/469-72 Phahonyothin Road, Pathum Thani 12130	0-2536-8003, 0-2536-8107	0-2992-3532
Wong Sawang	800/1 Wong Sawang Road, Bang Sue, Bangkok 10800	0-2585-2982	0-2913-9159
Worachak	100 Worachak Road, Pomprap, Bangkok 10100	0-2621-2416-9	0-2225-1688

Business Banking

Business Center	Address	Telephone	Facsimile
Bang Kapi	182 Sukhumvit Road, Khlong Toei, Bangkok 10110	0-2653-2970	0-2251-5146
Bang Khae	387 Mu 3 Phetchakasem Road, Bang Khae, Bangkok 10160	0-2804-6309, 0-2413-1701-5	0-2804-6034-5
Bang Lamphu	109 Samsen Road, Wat Samphraya, Phra Nakhon, Bangkok 10200	0-2282-4645	0-2281-4120
Bang Na	947/2 Mu 12 Bang Na Complex, Bang Na-Trat Road Km. 3, Bang Na, Bangkok 10260	0-2361-8443	0-2744-3170-1
Bukkhalo	32 Mahaisawan Road, Bukkhalo, Thonburi, Bangkok 10600	0-2877-8043	0-2878-2103
Chan Road	1564/8 Chan Road, Sathon, Bangkok 10120	0-2211-7409	0-2673-3004
Ekkamai	23/2 Sukhumvit 63 Road, Watthana, Bangkok 10110	0-2714-2824	0-2714-2822
Hua Lamphong	227 Rama IV Road, Pathumwan, Bangkok 10330	0-2216-9032, 0-2216-7653	0-2216-7662
Khlong Tan	9/12-14 UM Tower, Floor B1, Ramkhamhaeng Road, Suan Luang, Bangkok 10250	0-2719-9125-9	0-2719-8696
Lat Phrao	1150 Phahonyothin Road, Chatuchak, Bangkok 10900	0-2939-2622	0-2939-2620-1
Lat Phrao Soi 99	2739 Lat Phrao Road, Wang Thonglang, Bangkok 10310	0-2932-3884	0-2935-0624
Phlapphachai	9 Suapa Road, Pomprap, Bangkok 10100	0-2222-3152	0-2623-2733
Rama IX Road	250 Rama IX Road, Huai Khwang, Bangkok 10320	0-2645-5600	0-2645-5601-2
Ramintra	79/10 Mu 4 Ramintra, Bang Khen, Bangkok 10220	0-2521-8927	0-2986-3500-1
Ratburana	225/1 Mu 8 Suksawat, Ratburana, Bangkok 10140	0-2873-1612	0-2873-7042
Ratchada-Lat Phrao Road	23/75 Ratchadaphisek Road, Chatuchak, Bangkok 10900	0-2513-9725	0-2938-9227-8
Ratchathewi	128/17-18 Phayathai Road, Ratchathewi, Bangkok 10400	0-2216-1550-8	0-2612-1765
Ratchawong	245-249 Ratchawong Road, Samphanthawong, Bangkok 10100	0-2622-5101-4	0-2221-3143
Rattanaathibet Road	25/74 Mu 8 Rattanaathibet Road, Nonthaburi 11000	0-2527-8942	0-2527-8949
Sampheng	343 Yaowarat Road (Wanit 1), Samphanthawong, Bangkok 10100	0-2224-2383	0-2622-9956
Samrong	1788 Mu 6 Sukhumvit Road, Samut Prakan 10270	0-2384-1374-6, 0-2394-3432	0-2710-4133
Saphan Phra Pinklao	165/20 Phra Pinklao Road, Bangkok Noi, Bangkok 10700	0-2886-0642	0-2886-0646-7
Sathu Pradit	271/1 Sathu Pradit Road, Yannawa, Bangkok 10120	0-2212-0996	0-2674-4960
Siam Square	394 Rama I Road, Pathumwan, Bangkok 10330	0-2251-1427	0-2658-4507
Silom	300 Silom Road, Bang Rak, Bangkok 10500	0-2234-5914, 0-2635-6616	0-2635-6897-8
Silom Head Office	333 Silom Road, Bang Rak, Bangkok, 10500	0-2230-1283, 0-2231-4570	0-2626-4124
Soi Ari	404/9 Phahonyothin Road, Samsen Nai, Phayathai, Bangkok 10400	0-2619-1816	0-2279-6528
Suan Sayam	99/1 Mu 3, Seri Thai Road (Sukhaphiban 2), Kannayao, Bangkok 10230	0-2906-8352	0-2906-8359
Tak Sin Road	78/1 Tak Sin Road, Thonburi, Bangkok 10600	0-2890-6505	0-2890-6512
Talat Si Mum Muang Rangsit	600/469-72 Phahonyothin Road, Pathum Thani 12130	0-2992-3522	0-2992-3532
Wong Sawang	800/1 Wong Sawang Road, Bang Sue, Bangkok 10800	0-2913-9152	0-2913-9159
Worachak	100 Worachak Road, Pomprap, Bangkok 10100	0-2621-2416-9	0-2225-1688

Provincial Branches

Branch	Address	Telephone	Facsimile
Amnat Charoen			
Amnat Charoen	288/79 Chayangkun Road, Muang, Amnat Charoen 37000	0-4551-1850-2	0-4551-1854
Pathum Ratchawongsa	255 Mu 2, Arun Prasert Road, Pathum Ratchawongsa, Amnat Charoen 37110	0-4546-5052-3	0-4546-5054
Ang Thong			
Ang Thong	13 Thesaban 2 Road, Muang, Ang Thong 14000	0-3561-1741-2, 0-3561-1279	0-3561-1278
Wiset Chai Chan	639 Mu 6, Sukhaphiban Road, Wiset Chai Chan, Ang Thong 14110	0-3563-1092, 0-3563-1427	0-3563-1091
Buri Ram			
Ban Kruat	189 Mu 3, Tambon Prasat, Ban Kruat, Buri Ram 31180	0-4467-9134-5	0-4467-9133
Buri Ram	100-102 Sunthonthep Road, Muang, Buri Ram 31000	0-4461-2717	0-4461-1500
Lam Plai Mat	389 Sahanophamat Road, Lam Plai Mat, Buri Ram 31130	0-4466-1293-5	0-4466-1494
Nang Rong	62 Prachantakhet Road, Nang Rong, Buri Ram 31110	0-4463-1987, 0-4462-4518	0-4463-1988
Pa Kham	1/1 Mu 2, Pa Kham-Nang Rong Road, Buri Ram 31220	0-4464-6079	0-4465-4225
Satuk	350/2-4 Mu 1, Tha Chang Road, Satuk, Buri Ram 31150	0-4468-1315-7	0-4468-1216
Chachoengsao			
Bang Pho (Sub-Branch)	199 Mu 1, Ban Pho-Donsinon Road, Ban Pho, Chachoengsao 24140	0-3858-7251-2	0-3858-7254
Bang Khla	19 Bang Khla-Plaeng Yao Road, Bang Khla, Chachoengsao 24110	0-3854-1700, 0-3854-1800	0-3854-1879
Bang Nam Prieo	235 Mu 5, Bang Nam Prieo-Bang Khanak Road, Bang Nam Prieo, Chachoengsao 24150	0-3858-1271-2, 0-3858-1275	0-3858-1274
Bang Pakong	239 Mu 10, Sukhumvit Road, Bang Pakong, Chachoengsao 24130	0-3853-1292, 0-3853-1289	0-3853-1291
Carrefour Chachoengsao (Sub-Branch)	28/73 New Sisothon Road, Muang, Chachoengsao 24000	0-3851-4992-3, 0-3853-6019-20 0-3881-0885-6	0-3851-4991
Chachoengsao	191/74 Mahachakkaphat Road, Muang, Chachoengsao 24000	0-3851-4982-7	0-3851-4981
Chumphon Road (Sub-Branch)	51 Chumphon Road, Muang, Chachoengsao 24000	0-3881-7778-9, 0-3881-7780-1	0-3851-4991
Phanom Sarakham	1140 Mu 1 Phanomphathana Road, Phanom Sarakham, Chachoengsao 24120	0-3855-1001, 0-3855-1530	0-3855-1602
Wellgrow Industrial Estate (Sub-Branch)	78 Mu 1, Bang Pakong, Chachoengsao 24180	0-3857-1822, 0-3857-1833 0-3857-1844	0-3857-1866
Chainat			
Chainat	57/17 Wongto Road, Muang, Chainat 17000	0-5641-1769, 0-5641-1758-9	0-5641-2504
Han Kha	709 Mu 1, Banchopwithi Road, Han Kha, Chainat 17130	0-5645-1115, 0-5645-1113	0-5645-1114
Pho Nang Dam	365 Mu 2, Tambon Pho Nang Dam, Sanphaya, Chai Nat 17150	0-5649-9013-4, 0-5649-9016	0-5649-9015
Chaiyaphum			
Chaiyaphum	273 K/96 Ratchatan Road, Muang, Chaiyaphum 36000	0-4481-1222	0-4481-1251
Chatturat	74/15 Mu 12, Chaiyaphum-Si Khui Road, Chatturat, Chaiyaphum 36130	0-4485-1123	0-4485-1196
Ha Yaek Non Hai	282 Mu 6, Chaiyaphum-Ban Khwao Road, Muang, Chaiyaphum 36000	0-4482-2205-7, 0-4483-6022	0-4482-2204
Nong Bua Daeng	60 Mu 9, Suphawong Ramluk Road, Nong Bua Daeng, Chaiyaphum 36210	0-4487-2044-5	0-4487-2829
Chanthaburi			
Chanthaburi	18 Tha Chalaep Road, Muang, Chanthaburi 22000	0-3931-2061, 0-3934-6428-9	0-3931-3225
Khlung	60/1 Thesaban 4 Road, Khlung, Chanthaburi 22110	0-3944-1513, 0-3944-1764	0-3944-1514
Makham	231/19 Mu 1, Chanthaburi-Sa Kaeo Road, Makham, Chanthaburi 22150	0-3938-9003-5	0-3938-9003
Na Yai Am	111 Mu 1, Sukhumvit Road, Na Yai Am, Chanthaburi 22160	0-3937-1231-3	0-3937-1234
Soi Dao	604 Mu 1, Chanthaburi-Sa Kaeo Road, Tambon Pa-Tong, Soi Dao, Chanthaburi 22180	0-3938-1512-5	0-3938-1516
Tha Chalaep Road	197 Tha Chalaep Road, Muang, Chanthaburi 22000	0-3932-1768-9, 0-3932-1780	0-3932-1779
Tha Mai	313 Sri Nawadit Road, Tha Mai, Chanthaburi 22120	0-3943-1989-91	0-3943-1431

Provincial Branches

Branch	Address	Telephone	Facsimile
Chiang Mai			
Bo Sang (Sub-Branch)	235 Mu 3, Tambon Ton Pao, San Kamphaeng, Chiang Mai 50130	0-5333-8103-4	0-5333-8094
Chang Khlan Road	164/14 Chang Khlan Road, Muang, Chiang Mai 50000	0-5382-0787-91	0-5328-2528
Chom Thong	166 Mu 2, Chiang Mai-Hot Road, Chom Thong, Chiang Mai 50160	0-5334-1113-4	0-5334-1112
Doi Saket	19 Mu 3, Tambon Choeng Doi, Doi Saket, Chiang Mai 50220	0-5349-5996-7, 0-5386-6331	0-5349-5947
Fang	59/1 Mu 4 Chotana Road, Tambon Wiang, Fang, Chiang Mai 50110	0-5345-1431-5	0-5345-1212
Hang Dong	19/1 Mu 3, Chiang Mai-Hot Road, Hang Dong, Chiang Mai 50230	0-5344-1650-2	0-5344-1649
Hot	550 Mu 2, Hot, Chiang Mai 50240	0-5346-1035-6	0-5346-1037
Kad Suan Kaew	G01/2 Kad Suan Kaew Trade Centre, Suthep, Muang, Chiang Mai 50000	0-5389-5099, 0-5322-5465-7	0-5322-5464
Kuang Singh (Sub-Branch)	68/5 Chotana Road, Muang, Chiang Mai 50000	0-5322-4106	0-5322-4105
Mae Ai	155 Mu 8, Fang-Tha Ton Road, Mae Ai, Chiang Mai 50280	0-5345-9146-7	0-5345-9148
Mae Jo	165 Mu 9, Chiang Mai-Phrao Road, San Sai, Chiang Mai, 50290	0-5387-8260-1	0-5387-8262
Mae Rim	70 Mu 1, Chiang Mai-Fang Road, Mae Rim, Chiang Mai 50100	0-5329-7162-3	0-5329-7286
Muang Samut Road	26/5 Muang Samut Road, Muang, Chiang Mai 50000	0-5387-6217-20, 0-5323-3111	0-5325-1161
Pratu Chang Phuak	125 Chang Phuak Road, Muang, Chiang Mai 50300	0-5321-4333, 0-5340-4920-7	0-5321-3996
Pratu Chiang Mai	11/1 Chang Lo Road, Muang, Chiang Mai 50000	0-5327-0124-6, 0-5327-2462	0-5327-2706
Sa Moeng	90 Mu 10, Sa Moeng Tai, Chiang Mai 50250	0-5348-7126-7	0-5348-7127
San Kamphaeng	96 Mu 7, San Kamphaeng-Chiang Mai Road, San Kamphaeng, Chiang Mai 50130	0-5333-1470-1	0-5333-1472
San Pa Khoi	187-195 Charoen Muang Road, Muang, Chiang Mai 50000	0-5326-2666, 0-5326-2626	0-5324-6625
San Pa Tong	569 Mu 10, Chiang Mai-Hot Road, San Pa Tong, Chiang Mai 50120	0-5331-1200, 0-5331-1237-9	0-5331-1236
Saraphi	308 Mu 3, Tambon Yang Nueng, Saraphi, Chiang mai 50140	0-5332-1272-4, 0-5332-2992	0-5332-1415
Si Nakhon Phing	82-88 Chang Moi Road, Muang, Chiang Mai 50000	0-5325-1033-8	0-5325-1040
Suthep Road	251/255 Suthep Road, Muang, Chiang Mai 50000	0-5380-8390-4, 0-5327-7444	0-5327-7101
Talat Mae Malai	194 Mu 2, Chiang Mai-Fang Road, Mae Taeng, Chiang Mai 50100	0-5347-1111-4	0-5347-1461
Talat Mee Chok (Sub-Branch)	208 Mu 6, Chiang Mai-Mae Jo Road, Fa-Ham, Muang, Chiang Mai 50100	0-5326-6526-9	0-5326-6528
Tha Phae	53-59 Tha Phae Road, Muang, Chiang Mai 50000	0-5328-2100-2, 0-5327-0121-3	0-5327-4734
Chiang Rai			
Chiang Rai	517 Suksathit Road, Muang, Chiang Rai 57000	0-5371-1258, 0-5371-4013	0-5371-1256
Ha Yaek Phokhun Mengrai	866/18 Superhighway (Asia 1), Muang, Chiang Rai 57000	0-5371-8113-7	0-5371-8116
Mae Chan	59 Mu 3, Laochakarat Road, Mae Chan, Chiang Rai 57110	0-5377-1059, 0-5377-1394	0-5377-1058
Mae Kha Chan (Sub-Branch)	330 Mu 10, Chiang Rai-Chiang Mai Road, Wiang Pa Pao, Chiang Rai 57170	0-5370-4411-2	0-5370-4413
Mae Sai	6/6 Mu 10, Phahonyothin Road, Mae Sai, Chiang Rai 57130	0-5373-1398, 0-5373-1669	0-5373-1399
Mae Suai	277 Mu 5, Thesaban Road, Mae Suai, Chiang Rai 57180	0-5378-6010, 0-5378-6012	0-5378-6012
Phan	2547 Mu 12, Phahonyothin Road, Phan, Chiang Rai 57120	0-5372-1234-6	0-5372-1233
Chonburi			
Amatanakorn Industrial Estate (Sub-Branch)	700/2 Mu 1, Bang Na-Trat Road, Muang, Chonburi 20000	0-3821-4614-7	0-3821-4613
Ao Udom	174/11 Mu 7, Sukhumvit Road, Si Racha, Chonburi 20230	0-3835-2145-8	0-3835-2149
Ban Bung	379 Chonburi-Ban Bung Road, Ban Bung, Chonburi 20170	0-3844-4021-2, 0-3844-3691	0-3844-3712
Bang Lamung	44 Mu 5, Pattaya-Na Klua Road, Tambon Na Klua, Bang Lamung, Chonburi 20150	0-3822-2370-4, 0-3822-2377	0-3822-2376
Bang Pla Soi	688 Sukhumvit Road, Muang, Chonburi 20000	0-3828-5837-9	0-3828-5842
Chonburi	168 K. Akkhaniwat Road, Muang, Chonburi 20000	0-3827-8400-8, 0-3879-0459	0-3828-4223
Muang Pattaya	78/47 Mu 9, Pattaya Sai 2 Road, Bang Lamung, Chonburi 20150	0-3841-0425-7	0-3836-1609

Provincial Branches

Branch	Address	Telephone	Facsimile
Noen Teng	74/23 Mu 6, Sai Settakit Road, Muang, Chonburi 20000	0-3827-1036-8, 0-3879-9161-3	0-3879-9456
Nong Mon	314 Sukhumvit Road, Muang, Chonburi 20130	0-3839-1121-3	0-3839-1124
Phan Thong	83 Mu 4, Sai Phan Thong-Chonburi Road, Phan Thong, Chonburi 20160	0-3845-1783-4, 0-3845-1186	0-3845-1783
Phanat Nikhom	153 Sikunchon Road, Phanat Nikhom, Chonburi 20140	0-3847-3342-4, 0-3878-7459	0-3846-1969
Phra Tamnak (Sub-Branch)	115/17-18 Mu 10, Phra Tamnak Road, Bang Lamung, Chonburi 20260	0-3841-1586-7, 0-3871-0562	0-3871-0564
Ratprasong Road (Sub-Branch)	598/13 Ratprasong Road, Muang, Chonburi 20000	0-3879-4835-8	0-3879-4834
Sattahip	429/1-2 Mu 2, Na Talad Sattahip Road, Sattahip, Chonburi 20180	0-3843-7129, 0-3843-7672	0-3843-7569
Si Racha	98 Sukhumvit Road, Si Racha, Chonburi 20110	0-3832-2767-8, 0-3832-1540	0-3831-1916
Suan Utsahakam Sahaphat	689 Mu 11, Sukhaphiban 8 Road, Tambon Nongkham, Si Racha, Chonburi 20280	0-3848-1526-8, 0-3848-0914	0-3848-0913
Sukhumvit Pattaya Klang (Sub-Branch)	353/49 Mu 9, Sukhumvit Road, Bang Lamung, Chonburi 20150	0-3842-8459, 0-3842-8475, 0-3842-8577	0-3842-8285
Chumphon			
Chumphon	111/1-2 Sala Daeng Road, Muang, Chumphon 86000	0-7751-1274, 0-7751-1446	0-7751-1464
Lang Suan	9 Lang Suan Road, Lang Suan, Chumphon 86110	0-7754-1601, 0-7758-1486	0-7754-1129
Map Amrit	218/1 Mu 1, Tambon Don Yang, Patiu, Chumphon 86210	0-7757-8134-6	0-7757-8134
Pak Nam Chumphon	63/2 Mu 3, Tambon Pak Nam, Muang, Chumphon 86120	0-7752-1462, 0-7752-1900	0-7752-1460
Sawi	501 Mu 5, Tambon Na Pho, Sawi, Chumphon 86130	0-7753-1070-1, 0-7758-3372	0-7753-1071
Si Yaek Pathomphon (Sub-Branch)	212/6 Mu 4, Phetchakasem Road, Tambon Wangpai, Muang, Chumphon 86190	0-7750-4965-6	0-7754-1736
Tha Sae	177 Mu 16, Phetchakasem Road, Tha Sae, Chumphon 86140	0-7759-9000, 0-7758-4157	0-7759-9001
Kalasin			
Kalasin	70 Phirom Road, Muang, Kalasin 46000	0-4381-2655-6	0-4381-1275, 0-4381-2001
Khao Wong	117/1-2, 117/4 Mu 2, Khao Wong-Kuchinarai Road, Khao Wong, Kalasin 46160	0-4385-9537	0-4385-9124
Somdet	157 Mu 5, Thinanon Road, Somdet, Kalasin 46150	0-4386-1308	0-4386-1419
Kamphaeng Phet			
Kamphaeng Phet	6 Charoensuk Road, Muang, Kamphaeng Phet 62000	0-5571-3511-3, 0-5571-3345	0-5571-1014
Khanu Worakabsaburi (Sub-Branch)	33 Mu 3, Tambon Pa Phutsa, Khanu Worakabsaburi, Kamphaeng Phet 62130	0-5577-9065, 0-5572-5243-4	0-5577-9153
Nakhon Chum (Sub-Branch)	160/11 Mu 5, Tambon Nakhon Chum, Muang, Kamphaeng Phet 62000	0-5579-9417, 0-5579-9464	0-5579-9497
Salokbat	909 Mu 1, Phahonyothin Road, Khanu Worakabsaburi, Kamphaeng Phet 62140	0-5577-1432-3	0-5577-1488
Tha Makhua (Sub-Branch)	58/2 Mu 2, Tambon Tha Makhua, Khlong Khlung, Kamphaeng Phet 62120	0-5572-4490-2	0-5572-4493
Kanchanaburi			
Kanchanaburi	2 U Thong Road, Ban Nua, Muang, Kanchanaburi 71000	0-3451-2710-11	0-3451-1111
Tha Muang	999 Mu 3, Saeng Chuto Road, Tha Muang, Kanchanaburi 71110	0-3461-1722-3, 0-3462-6027	0-3461-1411 0-3461-1311
Tha Rua	362 Tambon Tha Rua, Tha Maka, Kanchanaburi 71120	0-3456-1997-8, 0-3456-2232-4	0-3456-1031
Khon Kaen			
Ban Phai	577 Mu 1, Chen Chop Thit Road, Ban Phai, Khon Kaen 40110	0-4327-2887, 0-4327-2889	0-4327-2888
Chum Phae	157 Mu 8, Mallivan Road, Chum Phae, Khon Kaen 40130	0-4331-1332	0-4311-1490
Khao Suan Kwang	98 Mu 11, Mitrphap Road, Khao Suan Kwang, Khon Kaen 40280	0-4344-9224-5	0-4344-9223
Khon Kaen	254 Sri Chandra Road, Muang, Khon Kaen 40000	0-4322-5142-6	0-4322-1923

Provincial Branches

Branch	Address	Telephone	Facsimile
Kra Nuan	567 Mu 6, Nimit Muang Road, Kra Nuan, Khon Kaen 40170	0-4325-1719-21	0-4325-1720
Mancha Khiri	354/1 Mu 3, Kasetwattana Road, Mancha Khiri, Khon Kaen 40160	0-4328-9020-1, 0-4338-1255	0-4328-9019
Muang Phon	281/1 Serm Sawat Road, Phon, Khon Kaen 40120	0-4341-4170	0-4341-4223
Na Muang Road	680/12 Na Muang Road, Muang, Khon Kaen 40000	0-4322-5416	0-4322-5319
Prachasamoson Road	147 Prachasamoson Road, Muang, Khon Kaen 40000	0-4323-7945, 0-4323-7689	0-4328-1132
Krabi			
Ao Luk	3/5 Mu 2, Phetchakasem Road, Ao Luk Nua, Ao Luk, Krabi 81110	0-7568-1131, 0-7568-1288-9	0-7568-1132
Krabi	147 Utrakit Road, Pak Nam, Muang, Krabi 81000	0-7563-1657-8	0-7561-1785
Nua Khlong (Sub-Branch)	958 Mu 2, Phetchakasem Road, Nua Khlong, Krabi 81130	0-7563-6455-6	0-7563-6458
Lampang			
Chat Chai Road	341/3 Bunvat (Chat Chai) Road, Muang, Lampang 52100	0-5422-5682	0-5422-7840
Ko Kha	773 Phahonyothin Road, Ko Kha, Lampang 52130	0-5432-8500, 0-5428-1158-9	0-5428-1156
Lampang	36-44 Tipawan Road, Muang, Lampang 52100	0-5422-8141, 0-5422-8132-8	0-5422-8139
Muang Pan	9 Mu 7, Muang Pan, Lampang 52240	0-5427-6123, 0-5427-6000	0-5427-6021
Sop Tui	456-460 Prasan Maitri Road, Muang, Lampang 52100	0-5421-8109, 0-5422-6015	0-5422-2949
Thoen	5 Thoenburi Road, Thoen, Lampang 52160	0-5429-1897-9	0-5429-1896
Lamphun			
Ban Thi	266 Mu 6, Ban Thi-San Kamphaeng Road, Ban Thi, Lamphun 51180	0-5350-1307	0-5350-1306
Lamphun	39 Inthayongyot Road, Muang, Lamphun 51000	0-5351-1177	0-5356-1579
Umong (Sub-Branch)	350 Mu 7, Chiang Mai-Lamphun Road, Muang, Lamphun 51150	0-5355-9207-8, 0-5355-9210	0-5355-9209
Loei			
Loei	123/1 Charoenrat Road, Muang, Loei 42000	0-4281-2226	0-4281-2227
Wang Saphung	263/1 Mu 8, Wang Saphung, Loei 42130	0-4284-1426-7	0-4284-1425
Lopburi			
Ban Mi	116 Mu 6, Piyasuwon Road, Tambon Phonthong, Ban Mi, Lopburi 15110	0-3647-1046, 0-3647-1500 0-3647-1153	0-3647-1559
Khok Samrong	57 Suranarai Road, Khok Samrong, Lopburi 15120	0-3644-1202, 0-3662-5255-6	0-3644-1003 0-3644-1397
Lam Narai	160/1 Mu 1, Sa Narai Road, Chai Badan, Lopburi 15130	0-3646-1363, 0-3663-1056	0-3646-1436 0-3663-1057
Lopburi	70-74 Surasongkhram Road, Muang, Lopburi 15000	0-3641-1084, 0-3641-3884	0-3641-2622
Sa Kaeo	226/29-31 Narai Maharat Road, Muang, Lopburi 15000	0-3641-3540, 0-3641-2561	0-3641-2301
Mae Hong Son			
Mae Hong Son	68 Khun Lum Praphat Road, Muang, Mae Hong Son 58000	0-5361-1275, 0-5361-1546	0-5361-1547
Maha Sarakham			
Chiang Yun	391 Mu 3, Khon Kaen - Yang Talat Road, Chiang Yun, Maha Sarakham 44160	0-4378-1123, 0-4378-2192, 0-4378-1112	0-4378-1113
Kanthrawichai	249 Mu 1, Tinanon Road, Kantharawichai, Maha Sarakham 44150	0-4378-9252-3, 0-4374-4127	0-4374-4128
Maha Sarakham	472 Nakhon Sawan Road, Muang, Maha Sarakham 44000	0-4372-3020-3	0-4372-3024
Mukdahan			
Mukdahan	33 Songnangsthit Road, Muang, Mukdahan 49000	0-4261-1554	0-4261-1120
Nakhon Nayok			
Nakhon Nayok	B1/405 Sena Phinit Road, Muang, Nakhon Nayok 26000	0-3731-2033, 0-3731-1188	0-3731-1077
Nakhon Pathom			
Bang Len	275 Mu 8, Thoetdamri Road, Bang Len, Nakhon Pathom 73130	0-3439-1036-8	0-3439-1035
Don Tum	1 Mu 4, Kong Thong Road, Don Tum, Nakhon Pathom 73150	0-3438-1006-8	0-3438-1773
Kamphaeng Saen	112/1 Mu 1, Phondamri Road, Kamphaeng Saen, Nakhon Pathom 73140	0-3435-1368-70	0-3435-1039

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Branch	Address	Telephone	Facsimile
Nakhon Chaisri	61/2 Mu 3, Tambon Tha Tamnak, Nakhon Chaisri, Nakhon Pathom 73120	0-3422-8382, 0-3433-3337	0-3422-8385
Nakhon Pathom	58 Thahanbok Road, Muang, Nakhon Pathom 73000	0-3425-1994-6	0-3425-9676
Om Yai	143/1 Mu 1, Tambon Yai Cha, Sam Phran, Nakhon Pathom 73110	0-3432-5010-4	0-3432-5015
Phutthamonthon	200/12-14 Phutthamonthon Sai 4 Road, Phutthamonthon, Nakhon Pathom 73170	0-2889-3349-52	0-2889-3353
Sam Phran	333 Mu 8, Sukhaphiban Road, Sam Phran, Nakhon Pathom 73110	0-3432-2865-6, 0-3431-1291-2	0-3432-1822
Songphon Road	447/2 Songphon Road, Muang, Nakhon Prathom 73000	0-3425-1092-3, 0-3421-9647-8	0-3425-1096
Nakhon Phanom			
Ban Phaeng	99 Mu 3, Ban Phaeng, Nakhon Phanom 48140	0-4259-1222, 0-4259-1609	0-4259-1100
Nakhon Phanom	159/1 Bamrungmuang Road, Muang, Nakhon Phanom 48000	0-4251-1209, 0-4251-1134	0-4251-1588
Nakhon Ratchasima			
Atsadang Road	45,47,49 Atsadang Road, Muang, Nakhon Ratchasima 30000	0-4426-7050-4	0-4425-9430
Bua Yai	162 Niwetrat Road, Bua Yai, Nakhon Ratchasima 30120	0-4446-1170, 0-4446-1129	0-4446-1247
Chakkarat	1 Mu 4, Sukhaphiban 4 Road, Chakkarat, Nakhon Ratchasima 30230	0-4439-9112-3	0-4439-9111
Chok Chai	377 Mu 1, Chok Chai-Nakhon Ratchasima Road, Chok Chai, Nakhon Ratchasima 30190	0-4449-1488, 0-4449-1201, 0-4449-1203	0-4449-1202
Chomsurang Yat	72/1 Chomsurang Yat Road, Muang, Nakhon Ratchasima 30000	0-4425-7711-3, 0-4425-3524	0-4425-7715
Chum Phuang	458 Mu 11, Chum Phuang-Tang Phard Road, Chum Phuang, Nakhon Ratchasima 30270	0-4447-7291-2	0-4447-7279
Dan Khun Thot	710 Mu 14, Sikhui-Chaiyaphum Road, Dan Khun Thot, Nakhon Ratchasima 30210	0-4420-4507-9, 0-4420-4511	0-4420-4510
Hua Thale	1212 Mu 1, Ratchasima-Chok Chai Road, Muang, Nakhon Ratchasima 30000	0-4424-4651	0-4425-5661
Cho Ho (Sub-Branch)	564 Mu 3, Mitrappap-Nong Khai Road, Muang, Nakhon Ratchasima 30310	0-4429-6105-9	0-4429-6108
Mitrappap Road	680 Mitrappap Road, Muang, Nakhon Ratchasima 30000	0-4424-4092, 0-4424-4536	0-4424-3577
Nakhon Ratchasima	323 Chomphon Road, Muang, Nakhon Ratchasima 30000	0-4424-1100, 0-4425-7344	0-4425-3552
Non Thai	751 Mu 1, Non Thai, Nakhon Ratchasima 30220	0-4438-1034	0-4438-1035
Pak Chong	569 Mitrappap Road, Pak Chong, Nakhon Ratchasima 30130	0-4431-1361, 0-4431-1381	0-4431-2191
Pak Thong Chai	305/1 Mu 2, Suebsiri Road, Pak Thong Chai, Nakhon Ratchasima 30150	0-4444-1935-6	0-4444-1937-8
Phimai	8/1 Mu 16, Anantachinda Road, Phimai, Nakhon Ratchasima 30110	0-4447-1315, 0-4447-1299	0-4447-1802
Sikhui	236/10 Mu 1, Chumkha Road, Sikhui, Nakhon Ratchasima 30140	0-4429-0996-7, 0-4429-0571	0-4441-1230
Sung Noen (Sub-Branch)	256 Mu 11, Mitsamphan Road, Sung Noen, Nakhon Ratchasima 30170	0-4428-6413-4	0-4441-9277
The Mall (Sub-Branch)	1242/2 Mitrappap Road, Muang, Nakhon Ratchasima 30000	0-4428-8282-5	0-4428-8281
Nakhon Sawan			
Chum Saeng	20/4 Saeng Mani Road, Chum Saeng, Nakhon Sawan 60120	0-5628-2236	0-5628-2097
Lat Yao	789 Lat Yao-Nakhon Sawan Road, Lat Yao, Nakhon Sawan 60150	0-5627-1281	0-5627-1280
Matuli Road (Sub-Branch)	804/108 Mu 10, Matuli Road, Muang, Nakhon Sawan 60000	0-5622-9072, 0-5622-4136	0-5622-8361
Nakhon Sawan	154/1 Sawanwithi Road, Muang, Nakhon Sawan 60000	0-5622-2194-5	0-5622-2702
Nong Bua	11/39-41 Mu 1, Tambon Nong Klup, Nong Bua, Nakhon Sawan 60110	0-5625-1159, 0-5632-3200	0-5632-3255
Phayuha Khiri	156/1 Mu 5, Sriphayuha Khiri Road, Phayuha Khiri, Nakhon Sawan 60130	0-5634-1501	0-5634-1305
Sawanwithi Road	310/32 Sawanwithi Road, Muang, Nakhon Sawan 60000	0-5622-2582	0-5622-2580
Takhli	24 Takhli Phathana Road, Takhli, Nakhon Sawan 60140	0-5626-1157, 0-5626-1191	0-5626-1875
Nakhon Si Thammarat			
Hua Sai	92 Mu 8, Anusorn Road, Hua Sai, Nakhon Si Thammarat 80170	0-7538-9125, 0-7533-7733-4	0-7538-9017-8
Karom Road	11/83 Mu 1, Karom Road, Muang, Nakhon Si Thammarat 80000	0-7535-6628, 0-7534-2296	0-7534-2889
Na Bon	50/2 Mu 11, Na Bon, Nakhon Si Thammarat 80220	0-7549-1004, 0-7549-1224	0-7549-1092

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Branch	Address	Telephone	Facsimile
Nakhon Si Thammarat	1747 Ratchadamnoen Road, Muang, Nakhon Si Thammarat 80000	0-7535-6093, 0-7535-6739 0-7531-2309	0-7535-6393
Pak Phanang	64 Chainam Road, Pak Phanang, Nakhon Si Thammarat 80140	0-7551-7702-3	0-7551-7138
Phatthanakarn Road (Sub-Branch)	89/1-5 Phatthanakarn-Khu Kwang Road, Muang, Nakhon Si Thammarat 80000	0-7531-8507-8, 0-7531-8510-1	0-7531-8509
Thung Song	18 Soi 2, Chaichumphon Road, Thung Song, Nakhon Si Thammarat 80110	0-7541-2805, 0-7533-2727	0-7541-1459
Ron Phibun	17/1 Mu 12, Ron Phibun, Nakhon Si Thammarat 80130	0-7544-1095, 0-7544-1638	0-7544-1096
Sichon	126/1 Mu 1, Sichon, Nakhon Si Thammarat 80120	0-7553-6222, 0-7553-6504	0-7553-6031
Nan			
Nan	424-428 Sumon Thewarat Road, Muang, Nan 55000	0-5471-0129, 0-5471-0901	0-5471-0218
Narathiwat			
Narathiwat	311-311/1-3 Phuphaphakdi Road, Muang, Narathiwat 96000	0-7351-3805-6, 0-7351-1461-3	0-7351-3102
Sungai Kolok	13 Pracha Wiwat Road, Sungai Kolok, Narathiwat 96120	0-7361-1043-4, 0-7361-1505	0-7361-1709
Sungai Padi	506/9 Mu 1, Sukhaphiban 8 Road, Sungai Padi, Narathiwat 96140	0-7365-1097, 0-7352-3114-5	0-7352-3116
Waeng	169 Mu 2, Waeng, Narathiwat 96160	0-7365-9250	0-7365-9217
Nong Bua Lamphu			
Nong Bua Lamphu	456 Wichanrangsan Road, Muang, Nong Bua Lamphu 39000	0-4231-2034-5	0-4231-2036
Nong Khai			
Mitrphap Road (Sub-Branch)	854/1 Mu 5, Mitrphap Road, Muang, Nong Khai 43000	0-4241-3013	0-4241-3014
Nong Khai	374 Si Sa Ket Road, Muang, Nong Khai 43000	0-4241-1594, 0-4241-2675-6	0-4241-2576
Phon Phisai	456 Mu 1, Chumpon-Thung That Road, Phon Phisai, Nong Khai 43120	0-4247-1289-90	0-4247-1288
Nonthaburi			
Bang Bua Thong	46/20 Mu 4, Bang-Kruai-Sainoi Road, Tambon Sano Loi, Bang Bua Thong, Nonthaburi 11110	0-2571-3383-5	0-2571-7851
Pathum Thani			
Noppahawong-Lat Lum Kaeo	27/3 Mu 7, Suphanburi-Taling Chan Road, Tambon Na Mai, Lat Lum Kaeo, Pathum Thani 12140	0-2977-6230-3	0-2581-6755
Pathum Thani	24/2 Pathum Samphan Road, Muang, Pathum Thani 12000	0-2978-0700, 0-2581-3033-4	0-2581-6753
Pattani			
Khok Pho	32/2 Mu 7, Phetchakasem Road, Khok Pho, Pattani 94120	0-7343-1266-7, 0-7343-1627-8	0-7331-5561
Nong Jik Road (Sub-Branch)	99 Mu 5, Tambon Rusamilae, Muang, Pattani 94000	0-7333-6018-9	0-7333-6196
Pattani	65 Udomwithi Road, Muang, Pattani 94000	0-7333-3001-2, 0-7333-2664-7	0-7333-2663
Phangnga			
Khok Kloi	64/2 Mu 2, Phetchakasem Road, Khok Kloi, Takua Thung, Phangnga 82140	0-7658-1222, 0-7658-1112	0-7658-1444
Phangnga	120 Phetchakasem Road, Muang, Phangnga 82000	0-7643-0500, 0-7641-1905	0-7641-1904
Thai Muang	117/1 Mu 4, Phetchakasem Road, Thai Muang, Phangnga 82120	0-7657-1227-30	0-7657-1202
Yan Yao Takua Pa	120-122 Simuang Road, Takua Pa, Phangnga 82110	0-7643-1286-7, 0-7643-1531	0-7642-1532
Phatthalung			
Khuan Khanun	353 Mu 9, Phatthalung - Khuan Khanun Superhighway, Khuan Khanun, Phatthalung 93110	0-7468-2003-4, 0-7468-1782-3	0-7468-1199
Phatthalung	103 Ramet Road, Muang, Phatthalung 93000	0-7461-3196, 0-7461-2025	0-7461-3296
Phayao			
Chiang Kham	184 Mu 13, Pisan Road, Chiang Kham, Phayao 56110	0-5441-6151, 0-5445-1971	0-5445-1225
Chiang Muan	1 Mu 1, Tambon Ban Bang, Chiang Muan, Phayao 56160	0-5449-5041-2	0-5449-5020
Dok Kham Tai (Sub-Branch)	222 Mu 3, Tambon Bunker, Dok Kham Tai, Phayao 56120	0-5441-8939, 0-5441-8936-7	0-5441-8938
Mae Chai	146 Mu 1, Phahonyothin Road, Mae Chai, Phayao 56130	0-5449-9037-8, 0-5449-9234	0-5449-9039
Phayao	911/2 Phahonyotin Road, Muang, Phayao 56000	0-5441-1306-7, 0-5441-1039-42	0-5448-2201

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Branch	Address	Telephone	Facsimile
Phetchabun			
Lom Sak	3/1 Samakhi Chai Road, Lom Sak, Phetchabun 67110	0-5670-1901, 0-5670-1413	0-5670-1009
Phetchabun	102 San Khu Muang Road, Muang, Phetchabun 67000	0-5672-1497, 0-5674-3501	0-5671-1292
Sap Samo Thot	668 Mu 10, Saraburi - Lom Sak Road, Bung Sam Phan, Phetchabun 67160	0-5673-1027, 0-5673-2400	0-5673-1028
Srithep	724 Mu 5, Saraburi - Lom Sak Road, Srithep, Phetchabun 67170	0-5679-9140-2	0-5679-9416
Phetchaburi			
Cha-am (Sub-Branch)	491/49 Phetchakasem Road, Cha-am, Phetchaburi 76120	0-3243-4047-8, 0-3243-4200	0-3243-4046
Khao Wang	130 Mu 3, Raisom, Muang, Phetchaburi 76000	0-3242-8067	0-3242-8065
Khao Yoi (Sub-Branch)	160 Mu 1, Phetchakasem Road, Khao Yoi, Phetchaburi 76140	0-3243-9762-5	0-3243-9889
Phetchaburi	122, 124 Panit Charoen Road, Muang, Phetchaburi 76000	0-3242-7047-8, 0-3242-5024	0-3242-5099
Tha Yang	322/3 Mu 1, Yai Road, Tha Yang, Phetchaburi 76130	0-3246-1821-2, 0-3246-1578	0-3246-1577
Phichit			
Bang Mun Nak	08 Prathuang Thin Road, Bang Mun Nak, Phichit 66120	0-5663-1057, 0-5663-1576	0-5663-1575
Phichit	16 Simala Road, Muang, Phichit 66000	0-5661-1093, 0-5661-1053	0-5661-1073
Taphan Hin	149 Daeng Thong Di Road, Taphan Hin, Phichit 66110	0-5662-1835, 0-5662-1197	0-5662-1275
Phitsanulok			
Bang Krathum	29 Mu 4, Hua Kaew Road, Bang Krathum, Phitsanulok 65110	0-5539-1115-7	0-5539-1118
Ha Yaek Khok Matum	117/4 Mu 3, Phra Ong Dum Road, Tambon Nai Muang, Muang, Phitsanulok 65000	0-5530-1134-7, 0-5530-1140-1	0-5530-1138
Naresuan Road (Sub-Branch)	35 Naresuan Road, Muang, Phitsanulok 65000	0-5524-2543, 0-5525-8875	0-5524-2547
Phitsanulok	262/24 Baromtrilokkanart Road, Muang, Phitsanulok 65000	0-5521-8666-70	0-5524-2419
Singha Wat Road (Sub-Branch)	20/22 Singha Wat Road, Muang, Phitsanulok 65000	0-5524-5519-21	0-5524-5522
Wang Thong	501/2 Mu 1, Satharana Prayot Road, Wang Thong, Phitsanulok 65130	0-5531-1774-5	0-5531-1224
Phra Nakhon Si Ayutthaya			
Ayutthaya	J. 30 K. Uthong Road, Phra Nakhon Si Ayutthaya 13000	0-3525-2381-4	0-3525-2385
Nakhon Luang	9/5 Mu 1, Nakhon Luang Road, Nakhon Luang, Phra Nakhon Si Ayutthaya 13260	0-3535-9134	0-3535-9132
Pratunam Phra-in	121 Mu 6, Phahonyothin Road, Bang Phra-in, Phra Nakhon Si Ayutthaya 13180	0-3536-1066-8, 0-3536-1670-1	0-3536-1065
Rotchana Road	58/12 Mu 1, Rotchana Road, Uthai, Phra Nakhon Si Ayutthaya 13000	0-3521-3809-12	0-3521-3808
Sena	69/75 Mu 2, Tambon Samko, Sena, Phra Nakhon Si Ayutthaya 13110	0-3520-1859	0-3520-1959
Talat Chaophrom	K. 9/43 Mu 3, Narasuan Road, Phra Nakhon Si Ayutthaya 13000	0-3524-3300-3	0-3524-3305
Tha Rua - Ayutthaya	186 Thesaban Road, Tha Rua, Phra Nakhon Si Ayutthaya 13130	0-3534-1022, 0-3534-1079 0-3534-1386	0-3534-1385 0-3522-2089
Wang Noi	19 Mu 7, Phahonyothin Road, Wang Noi, Phra Nakhon Si Ayutthaya 13170	0-3527-1976, 0-3527-1997	0-3527-1386
Phrae			
Den Chai	40 Mu 1, Yantrakitkoson Road, Den Chai, Phrae 54110	0-5461-3291	0-5461-3251
Phrae	393 Charoen Muang Road, Muang, Phrae 54000	0-5462-0900, 0-5451-1966	0-5451-1863
Wang Chin	256 Mu 1, Sukhaphiban 1 Road, Wang Chin, Phrae 54160	0-5458-9163	0-5458-9164
Phuket			
Pa Tong	147 Ratsadomuthit 200 year Road, Kathu, Phuket 83150	0-7634-4906-11	0-7634-4912
Phuket	22 Phang-Nga Road, Muang, Phuket 83000	0-7621-6256, 0-7621-1292-5	0-7621-6895
Thalang (Sub-Branch)	189 Mu 1, Thep Kasattri Road, Thep Kasattri, Thalang, Phuket 83110	0-7631-1689, 0-7631-1713	0-7631-1726
Thep Kasattri Road	142 Thep Kasattri Road, Muang, Phuket 83000	0-7622-3078, 0-7622-3076	0-7621-6774
Prachinburi			
Si Yaek Kabinburi	887 Mu 8, Tambon Muang Kao, Kabinburi, Prachinburi 25240	0-3728-1093, 0-3728-2137	0-3728-1286
Prachinburi	128 Ratdamri Road, Muang, Prachinburi 25240	0-3721-1555	0-3721-1556

Provincial Branches

Branch	Address	Telephone	Facsimile
Prachuap Khiri Khan			
Bang Saphan	101 Tambon Mae Rampung, Saphan Pla, Prachuap Khiri Khan 77140	0-3254-8697-9	0-3254-8700
Bang Saphan Noi	38 Mu 4, Tambon Bang Saphan, Bang Saphan Noi, Prachuap Khiri Khan 77170	0-3269-9334-5	0-3269-9142
Hua Hin	29 Phetchakasem Road, Hua Hin, Prachuap Khiri Khan 77110	0-3251-1717, 0-3251-1818	0-3251-2512
Khlong Wan (Sub-Branch)	164/2 Mu 1, Khlong Wan - Wah Ko Road, Muang, Prachuap Khiri Khan 77000	0-3266-1492-3	0-3266-1491
Pak Nam Pranburi	68/22 Mu 2, Phasukwanich, Pranburi, Prachuap Khiri Khan 77220	0-3257-0247-50	0-3257-0250
Prachuap Khiri Khan	184 Salacheep Road, Muang, Prachuap Khiri Khan 77000	0-3261-1420, 0-3261-1251	0-3261-1590
Pranburi	7/19 Mu 2, Phetchakasem Road, Pranburi, Prachuap Khiri Khan 77120	0-3262-1666, 0-3262-2111	0-3262-2056
Thap Sakae	154/1 Mu 11, Sukhaphiban Road, Thap Sakae, Prachuap Khiri Khan 77130	0-3267-1393-4	0-3267-1795
Ranong			
Kapoe	27/1 Mu 1, Phetchakasem Road, Kapoe, Ranong 85120	0-7789-7115, 0-7789-7131-3	0-7789-7091
Ranong	10/1 Ruangrat Road, Muang, Ranong 85000	0-7781-1094, 0-7781-1325 0-7781-1230, 0-7783-5797	0-7782-2790
Saphan Pla	173 Mu 1, Tambon Pak Nam, Muang, Ranong 85000	0-7782-4060, 0-7782-4058	0-7782-4059
Ratchaburi			
Ban Pong	201 Saeng Chuto Road, Ban Pong, Ratchaburi 70110	0-3230-1039-40, 0-3221-1242-3	0-3221-1960, 0-3230-1116
Chom Bung	387 Mu 3, Ratchaburi-Chom Bung Road, Chom Bung, Ratchaburi 70150	0-3226-1293-4	0-3226-1399
Damnoen Saduak	247 Mu 4, Damnoen Saduak, Ratchaburi 70130	0-3234-6337, 0-3225-3336	0-3225-4440
Nong Pho	136 Mu 3, Tambon Nong Pho, Photharam, Ratchaburi 70120	0-3235-1040-1, 0-3238-9008-9	0-3235-1042
Photharam	18 Thesaban Road, Photharam, Ratchaburi 70120	0-3235-4074-6, 0-3223-1060	0-3223-1163
Ratchaburi	131 Amarin Road, Muang, Ratchaburi 70000	0-3232-2053-6	0-3232-1281
Sam Yaek Wang Manao	157 Mu 5, Phetchakasem Road, Pak Tho, Ratchaburi 70140	0-3235-8570, 0-3228-1111	0-3228-1000
Si Suriyawong Road (Sub-Branch)	161/9 Phetchakasem Road, Muang, Ratchaburi 70000	0-3231-0556-7	0-3231-0558
Wat Phleng	55 Mu 5, Tambon Ko San Phra, Wat Phleng, Ratchaburi 70170	0-3239-9081, 0-3236-3456-7	0-3239-9282
Rayong			
Ban Chang	126 Mu 5, Sukhumvit Road, Ban Chang, Rayong 21130	0-3860-2385-7, 0-3860-1586	0-3860-2700
Ban Phe	279/4 Mu 2, Ban Phe-Klaeng Kram Road, Tambon Phe, Muang, Rayong 21160	0-3865-1967-8	0-3865-1966
Klaeng	176 Sukhumvit Road, Klaeng, Rayong 21110	0-3867-1170, 0-3867-1575	0-3867-1576
Maptaphut	636/1 Mu 1, Sukhumvit Road, Muang, Rayong 21150	0-3860-8535, 0-3860-8060	0-3860-8600
Nikhom Phatthana	199/11-12 Mu 2, Mapkha-Pluak Daeng Road, Nikhom Phatthana, Rayong 21180	0-3863-6204, 0-3863-6248 0-3863-6250	0-3863-6251
Rayong	56/1 Sukhumvit Road, Muang, Rayong 21000	0-3861-1137, 0-3861-1194	0-3861-3046
Roi Et			
Kaset Wisai	100 Mu 13, Patthamanon Road, Kaset Wisai, Roi Et 45150	0-4358-9151, 0-4353-0294-5	0-4358-9152
Ratchakan Damnoen Road (Sub-Branch)	97 Ratchakan Damnoen Road, Muang, Roi Et 45000	0-4352-4859	0-4352-4860
Roi Et	27 Suriyadet Bumrung Road, Muang, Roi Et 45000	0-4351-4590-1	0-4351-2503
Sa Kaeo			
Aranya Prathet	95/21 Rat Uthit Road, Aranya Prathet, Sa Kaeo 27120	0-3723-2900, 0-3723-2315	0-3723-2311
Sa Kaeo	350 Mu 15, Suwanson Road, Muang, Sa Kaeo 27000	0-3724-2641-2	0-3724-2638
Sakon Nakhon			
Ban Muang	148 Mu 1, Tambon Muang, Ban Muang, Sakon Nakhon 47140	0-4279-4172	0-4279-4176
Phang Khon	47 Mu 1, Nitayo Road, Phang Khon, Sakon Nakhon 47160	0-4277-1243, 0-4273-4982-4	0-4277-1241-2

Provincial Branches

Branch	Address	Telephone	Facsimile
Sakon Nakhon	1324/20 Suk Kasem Road, Muang, Sakon Nakhon 47000	0-4273-2603, 0-4271-1501	0-4271-1141-2
Sawang Daen Din	321 Mu 11, Nitayo Road, Sawang Daen Din, Sakon Nakhon 47110	0-4272-1096	0-4272-1090
Waritchaphum	429 Mu 1, Padungwari Road, Waritchaphum, Sakon Nakhon 47150	0-4278-1205	0-4278-1109
Samut Prakan			
Khlong Dan	344 Mu 11, Sukhumvit Road, Bang Bo, Samut Prakan 10550	0-2330-1117-8, 0-2370-7469	0-2330-1119
Samut Sakhon			
Ban Phaeo	70 Mu 4, Khlong Damnoen Saduak, Ban Phaeo, Samut Sakhon 74120	0-3448-1574, 0-3448-1598 0-3448-1477	0-3485-9365
Krathum Baen	1325 Sukhonthawit Road, Krathum Baen, Samut Sakhon 74110	0-3447-1909, 0-3447-3326-7	0-3447-1908
Lak Sam Ban Phaeo	16/1 Mu 1, Tambon Lak Sam, Ban Phaeo, Samut Sakhon 74120	0-3448-1159, 0-3485-0834-5	0-3448-1060
Om Noi	248 Mu 6, Setthakit Road, Krathum Baen, Samut Sakhon 74130	0-2420-0540, 0-2810-4986-9	0-2420-0767
Samut Sakhon	873 Rat Banchob Road, Muang, Samut Sakhon 74000	0-3441-1377, 0-3441-1677	0-3441-2007
Setthakit 1 Road	21/31 Mu 6, Setthakit 1 Road, Muang, Samut Sakhon 74000	0-3482-7252-4	0-3482-7256
Tha Chalom	705/13 K. Sutthiwatwithi Road, Muang, Samut Sakhon 74000	0-3481-8504-5	0-3449-7234
Samut Songkhram			
Amphawa	108 Prachaset Road, Amphawa, Samut Songkhram 75110	0-3475-1504-5, 0-3475-1600	0-3475-1506
Bang Khonthi	34/3 Mu 6, Tambon Kradangnga, Bang Khonthi, Samut Songkhram 75120	0-3476-1862-3	0-3476-1863
Samut Songkhram	125 Khao Muang Road, Muang, Samut Songkhram 75000	0-3471-2627-8	0-3471-5576
Saraburi			
Kaeng Khoi	37 Phra Phayap Road, Kaeng Khoi, Saraburi 18110	0-3625-1541-5	0-3625-1544 0-3632-0179
Nong Khae	33/5 Phahonyothin Sai Mai Road, Nong Khae, Saraburi 18140	0-3637-1788, 0-3637-1643-4	0-3637-1787 0-3632-5062
Nong Saeng (Sub-Branch)	88 Mu 3, Tambon Nong Kwai So, Nong Saeng, Saraburi 18170	0-3636-6242-4	0-3636-6241
Phra Phutthabat	135 Mu 7, Phahonyothin Road, Phra Phutthabat, Saraburi 18120	0-3626-8010-11	0-3626-8012
Saraburi	389 Phahonyothin Road, Muang, Saraburi 18000	0-3621-1083, 0-3622-2194-5	0-3622-1226
Sutbanthat Road	173/113 Sutbanthat Road, Muang, Saraburi 18000	0-3631-5626-8	0-3631-5629
Satun			
Langu	262 Mu 3, Tambon Kamphaeng, Langu, Satun 91110	0-7478-1510, 0-7478-1455	0-7478-1147
Satun	15 Buriwanit Road, Muang, Satun 91000	0-7472-1350-1, 0-7473-0424	0-7472-1348
Thung Wa (Sub-Branch)	87/1 Mu 2, Thung Wa-Langu Road, Thung Wa, Satun 91120	0-7478-9016-7	0-7478-9016
Singburi			
In Buri	594 Mu 6, Sukhaphiban 1 Road, In Buri, Singburi 16110	0-3658-1787-9	0-3658-1788
Singburi	643/75 Nai Thaen Road, Muang, Singburi 16000	0-3651-1978-9	0-3651-1131
Si Sa Ket			
Kantharalak	524 Sinpradit Road, Kantharalak, Si Sa Ket 33110	0-4562-8048, 0-4562-8051 0-4562-8045	0-4566-1011
Kanthararom	85/5 Ubon-Si Sa Ket Road, Kanthararom, Si Sa Ket 33130	0-4565-1030	0-4565-1029
Khukhan	599 Mu 6, Ban Phum Road, Khukhan, Si Sa Ket 33140	0-4563-0031, 0-4563-0040	0-4567-1027
Rasi Salai	283 Mu 2, Ratpracha Road, Rasi Salai, Si Sa Ket 33160	0-4568-1091, 0-4568-8285-7	0-4568-1090
Si Sa Ket	975/6-8 Khukhan Road, Muang, Si Sa Ket 33000	0-4561-1706, 0-4561-2202-3	0-4561-1733
Yang Chum Noi	322 Mu 3, Yang Chum Noi, Si Sa Ket 33190	0-4568-7127, 0-4568-7125	0-4568-7126
Songkhla			
Chana	1 Mu 2, Chan Uthit Road, Chana, Songkhla 90130	0-7437-8330-5	0-7437-8336
Ha Yaek Saphan Tinsulanonda	10/3 Mu 2, Kanchanawanit Road, Muang, Songkhla 90280	0-7433-3085-6	0-7433-3087
Hat Yai	39 Niphat Uthit 2 Road, Hat Yai, Songkhla 90110	0-7423-5330-7, 0-7423-5338-9	0-7423-5360

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Branch	Address	Telephone	Facsimile
Hat Yai Nai	49/19 Phetchakasem Road, Hat Yai, Songkhla 90110	0-7425-7602-6	0-7425-7609
Hat Yai Yan Phetchakasem	294 Phetchakasem Road, Hat Yai, Songkhla 90110	0-7423-5450-4, 0-7423-6481	0-7423-2512
Kho Hong (Sub-Branch)	853,855,857 Phetchakasem Road, Hat Yai, Songkhla 90110	0-7423-8192-3, 0-7423-7588-9	0-7423-8172
Muang Mai	333/9 Mu 4, Niphat Songkhao 1 Road, Tambon Khlong Hae, Hat Yai, Songkhla 90110	0-7423-5809-10	0-7423-7398
Na Thawi	1 Mu 1, Plaeng Pradit Road, Na Thawi, Songkhla 90160	0-7437-1321-2, 0-7434-1434	0-7437-1020
Padang Besar (Sub-Branch)	10/124-127 Sirimongkol Road, Sa Dao, Songkhla 90240	0-7444-4200-2, 0-7452-1994	0-7452-1995
Ranot	2 Suwanrangi Road, Ranot, Songkhla 90140	0-7439-1067-8	0-7439-1026
Rattaphum	401 Mu 1, Yontrakankhamthon Road, Rattaphum, Songkhla 90180	0-7443-0400-2, 0-7438-9123-4	0-7438-9035
Saba Yoi	6 Ratbamrung Road, Saba Yoi, Songkhla 90210	0-7437-7221-2	0-7437-7223
Sadao	108 Kanchanawanit Road, Sadao, Songkhla 90120	0-7441-1373-4, 0-7441-1771-2	0-7441-1372
Si Phuwanat Road	55/2 Si Phuwanat Road, Hat Yai, Songkhla 90110	0-7442-9001-2, 0-7423-7000-2	0-7423-1760
Songkhla	28-32 Nakhon Nai Road, Muang, Songkhla 90000	0-7432-3744-51	0-7432-3752 0-7432-5003
Sukhothai			
Sawankhalok	79-80 Tesaban Damri 3 Road, Sawankhalok, Sukhothai 64110	0-5564-2742, 0-5564-2505 0-5562-3173	0-5564-2042
Si Satchanalai	749 Mu 1, Sawankhalok-Si Satchanalai Road, Si Satchanalai, Sukhothai 64130	0-5567-1275-6	0-5567-1274
Sukhothai	49 Singhawat Road, Muang, Sukhothai 64000	0-5561-1751, 0-5561-1753-4	0-5561-1122
Thung Saliam	495 Mu 2, Sawankhalok-Thung Saliam Road, Thung Saliam, Sukhothai 64150	0-5565-9226	0-5565-9166
Suphanburi			
Sam Chuk	170/2 Mu 2, Mitsamphan Road, Sam Chuk, Suphanburi 72130	0-3557-1177, 0-3557-1144	0-3557-1155
Si Prachan	617 Mu 3, Suphanburi-Chainat Road, Si Prachan, Suphanburi 72140	0-3558-1021-3, 0-3558-1411	0-3558-1020
Suan Taeng	188/3 Mu 4, Suphanburi-U Thong Road, Muang, Suphanburi 72210	0-3559-9187-90	0-3559-9189
Suphanburi	193 Phra Phanwasa Road, Muang, Suphanburi 72000	0-3552-3871-3	0-3552-3874
U Thong	801/1 Mu 6, Malaiman Road, U Thong, Suphanburi 72160	0-3555-1122, 0-3555-1199 0-3555-1244	0-3555-1212
Surat Thani			
Chon Kasem Road	337/20 Chon Kasem Road, Muang, Surat Thani 84000	0-7728-1297-98, 0-7728-7717	0-7728-1299
Don Sak	153/2 Mu 5, Don Sak, Surat Thani 84220	0-7737-1456-8, 0-7725-1046	0-7737-1459
Ko Samui	4/11 Mu 3, Tambon Ang Thong, Ko Samui, Surat Thani 84140	0-7742-1105, 0-7742-0301	0-7742-1239
Phra Saeng	402 Mu 1, Phra Saeng, Surat Thani 84210	0-7725-0465, 0-7736-9062	0-7736-9081
Phunphin	65-69 Mu 3, Tharathipbodi Road, Phunphin, Surat Thani 84130	0-7731-1322, 0-7731-1971	0-7731-1344
Surat Thani	195-197 Na Muang Road, Muang, Surat Thani 84000	0-7727-3928-30, 0-7728-2906	0-7728-2806
Hat Chaweng (Sub-Branch)	111 Mu 3, Tambon Boput, Ko Samui, Surat-Thani 84320	0-7741-4441-5	0-7741-4446
Talad Makhm Tia (Sub-Branch)	67/84 Mu 2, Tambon Makhm Tia, Muang, Surat Thani 84000	0-7728-9223-4	0-7728-9225
Tha Chana	370 Mu 4, Tha Chana, Surat Thani 84170	0-7738-1208, 0-7726-2246	0-7738-1083
Wiang Sa	457/58 Mu 4, Tambon Ban Song, Wiang Sa, Surat Thani 84190	0-7725-8060, 0-7736-2009	0-7736-2009
Surin			
Kap Choeng	756 Mu 17, Kap Choeng, Surin 32210	0-4455-9080	0-4455-9081
Lamduan	269 Mu 3, Lamduan, Surin 32220	0-4453-7212	0-4453-7210
Prasat	433 Mu 2, Surin-Chongchom Road, Prasat, Surin 32140	0-4455-1155, 0-4455-1076-7	0-4455-1147
Sikhoraphum	841 Thepnimit Road, Sikhoraphum, Surin 32110	0-4456-1040	0-4456-1177

Provincial Branches

Branch	Address	Telephone	Facsimile
Surin	252 Thanasan Road, Muang, Surin 32000	0-4451-2013	0-4451-1213
Trang			
Huai Yot	204 Phetchakasem Road, Huai Yot, Trang 92130	0-7527-1460-1	0-7527-1462
Kantang	35-37-39 Sakonsathanphithak Road, Kantang, Trang 92110	0-7525-1500-1, 0-7525-1247-8	0-7525-1248
Na Yong	238 Phetchakasem Road, Na Yong, Trang 92170	0-7529-9088, 0-7524-2246-7	0-7524-2248
Pailan	31/10 Mu 1, Pailan, Trang 92180	0-7528-9101, 0-7528-9103	0-7528-9009
Rama VI Road (Sub-Branch)	2 Rama VI Road, Muang, Trang 92000	0-7521-9346, 0-7521-0156	0-7521-9347
Trang	222 Huai Yot Road, Muang, Trang 92000	0-7522-3443-8, 0-7522-3440	0-7522-3449
Trat			
Khao Saming	81 Mu 1, Sukhumvit Road, Khao Saming, Trat 23150	0-3959-9131-4	0-3959-9133
Khlong Yai	403 Mu 2, Mungkirri Road, Khlong Yai, Trat 23110	0-3958-1157-9	0-3958-1156
Trat	103 Sukhumvit Road, Muang, Trat 23000	0-3952-1050-4	0-3952-1049
Tak			
Tak	683 Tak Sin Road, Muang, Tak 63000	0-5551-3580, 0-5554-1707	0-5551-1051
Mae Sot	127/8 Prasatwithi Road, Mae Sot, Tak 63110	0-5553-1480, 0-5553-1639	0-5553-1312
Ubon Ratchathani			
Det Udom	2 Mu 7, Det Udom, Ubon Ratchathani 34160	0-4536-1034-5	0-4536-1456
Khemarat	233 Mu 7, Arunprasert Road, Khemarat, Ubon Ratchathani 34170	0-4549-1200, 0-4549-1203	0-4549-1196
Kilo Sun	251/18 Suriyat Road, Muang, Ubon Ratchathani 34000	0-4524-2705	0-4524-3837
Nam Yun	139 Mu 10, Nam Yun, Ubon Ratchathani 34260	0-4537-1009-10	0-4537-1011
Sapphasit Road	112 Sapphasit Road, Muang, Ubon Ratchathani 34000	0-4524-6072, 0-4524-4171	0-4526-4399
Trakan Phutphon	206 Mu 4, Upachit Road, Trakan Phutphon, Ubon Ratchathani 34130	0-4548-1029, 0-4548-1027	0-4548-1016
Ubon Ratchathani	13 Sathit Road, Muang, Ubon Ratchathani 34000	0-4525-4685, 0-4525-4074	0-4525-5015
Warin Chamrap	191 Sathit Phimankan Road, Warin Chamrap, Ubon Ratchathani 34190	0-4526-9413	0-4532-1117
Udon Thani			
Kumphawapi	358 Mu 9, Chaelae Road, Kumphawapi, Udon Thani 41110	0-4233-1616	0-4233-1617
Nong Han	275 Mu 11, Nilayo Road, Nong Han, Udon Thani 41130	0-4226-1074-5, 0-4220-9450-2	0-4226-1342
Phosi Road	227 Phosi Road, Muang, Udon Thani 41000	0-4222-1222	0-4224-6223
Pracharaksa Road	81/12 Pracharaksa Road, Muang, Udon Thani 41000	0-4224-3344	0-4224-3348
Udon Thani	154 Prachak Sillapakhom Road, Muang, Udon Thani 41000	0-4224-7700	0-4224-1871
Uthai Thani			
Nong Chang	175 Mu 5, Sukhaphiban 1 Road, Nong Chang, Uthai Thani 61110	0-5653-1254	0-5653-1121
Uthai Thani	186 Tha Chang Road, Muang, Uthai Thani 61000	0-5651-1909, 0-5651-1344	0-5651-1910
Uttaradit			
Boromma-at Road (Sub-Branch)	249 Boromma-at Road, Muang, Uttaradit 53000	0-5544-0205, 0-5544-0174	0-5544-0425
Phichai	36 Mu 3, Chao Phraya Pichairacha Road, Phichai, Uttaradit 53120	0-5542-1212, 0-5542-2002	0-5542-1213
Thong Saen Khan	9/9 Mu 12, Tambon Bo Thong, Thong Saen Khan, Uttaradit 53230	0-5541-8046	0-5541-8047
Uttaradit	12 Chuenrudi Road, Muang, Uttaradit 53000	0-5541-1234, 0-5541-1925	0-5541-3317
Yala			
Betong	15 Saritdet Road, Betong, Yala 95110	0-7323-0899-900, 0-7323-0985	0-7323-0987
Yala	112-118 Phiphit Phakdi Road, Muang, Yala 95000	0-7321-2594-5, 0-7321-1783-4	0-7321-2118
Yasothon			
Pa Tiu	461 Mu 4, Aroonprasert Road, Tambon Phosai, Pa Tiu, Yasothon 35150	0-4579-5125, 0-4579-5462	0-4579-5173
Yasothon	241 Chaengsanit Road, Muang, Yasothon 35000	0-4571-1443, 0-4571-2485	0-4571-1861

Commercial Banking

Business Center	Address	Telephone	Facsimile
Bang Pla Soi	688 Sukhumvit Road, Muang, Chonburi 20000	0-3878-2145-52 Ext. 2102-6	0-3878-2153
Buriram	100-102 Sunthonthep Road, Muang, Buriram 31000	0-4462-0727, 0-4462-0850, 0-4462-0863 Ext. 2102	0-4462-0499
Chachoengsao	191/74 Mahachakaphat Road, Muang, Chachoengsao 24000	0-3881-4318-20 Ext. 2102	0-3881-4316
Chiang Rai	517 Suksathit Road, Muang, Chiang Rai 57000	0-5372-5540-6 Ext. 2102	0-5375-3002
Chon Kasem Road	337/20 Chon Kasem Road, Muang, Surat Thani 84000	0-7721-6548-9 Ext. 2101	0-7728-1392
Hat Yai	39 Niphat Uthit 2 Road, Hat Yai, Songkhla 90110	0-7423-4902-5 Ext. 2102	0-7423-4124 0-7423-4116
Karom Road	11/83 Mu 1, Karom Road, Muang, Nakhon Si Thammarat 80000	0-7531-6502-5, 0-7534-2296 Ext. 2102	0-7534-8155
Khao Wang	130 Mu 3, Raison, Muang, Phetchaburi 76000	0-3241-9889-90 Ext. 2102	0-3242-8069
Khon Kaen	254 Sri Chandra Road, Muang, Khon Kaen 40000	0-4338-9272-5 Ext. 2102	0-4338-9283
Lopburi	70-74 Surasongkhram Road, Muang, Lopburi 15000	0-3661-8862-6 Ext. 2104	0-3661-8860
Nakhon Ratchasima	323 Chomphon Road, Muang, Nakhon Ratchasima 30000	0-4424-1434, 0-4425-7344 Ext.2102	0-4425-7264
Nakhon Sawan	154/1 Sawanwithi Road, Muang, Nakhon Sawan 60000	0-5622-8892-4 Ext. 2102-6	0-5622-2902
Om Yai	143/1 Mu 1, Tambon Yai Cha, Sam Phran, Nakhon Pathom 73110	0-3429-2201, 0-3429-2201-6 Ext. 2101, 2201	0-3429-2210
Pathum Thani	24/2 Pathum Samphan Road, Muang, Pathum Thani 12000	0-2581-6751-2, 0-2581-8013-6 Ext. 2101-4	0-2581-8019
Phitsanulok	262/24 Baromtrilokkanart Road, Muang, Phitsanulok 65000	0-5521-8667-76 Ext. 2101	0-5521-8660
Pratu Chang Phuak	125 Chang Phuak Road, Muang, Chiang Mai 50300	0-5340-4920-7 Ext. 2103, 2105	0-5322-3080
Rayong	56/1 Sukhumvit Road, Muang, Rayong 21000	0-3886-1025-7 Ext. 2102	0-3886-1028
Rotchana Road	58/12 Mu 1, Rotchana Road, Uthai, Phra Nakhon Si Ayutthaya 13000	0-3522-9382-91 Ext. 2102	0-3522-9395
San Pa Khoi	187-195 Charoen Muang Road, Muang, Chiang Mai 50000	0-5326-2433 Ext. 2103-4	0-5324-3121
Setthakit 1 Road	21/31 Mu 6, Setthakit 1 Road, Muang, Samut Sakhon 74000	0-3482-6803-4, 0-3482-7491 Ext. 2102	0-3482-7261
Si Racha	98 Sukhumvit Road, Si Racha, Chonburi 20110	0-3877-1544-9 Ext. 2104	0-3832-2768
Si Suriyawong Road	161/9 Phetchakasem Road, Muang, Ratchaburi 70000	0-3231-0733, 0-3221-1242-3 Ext. 2102	0-3231-0732
Songphon Road	447/2 Songphon Road, Muang, Nakhon Pathom 73000	0-3421-9659-65 Ext. 2101	0-3425-4238
Sop Tui	450-460 Prasan Maitri Road, Muang, Lampang 52100	0-5431-8600-2 Ext. 2102-4	0-5422-6572
Suphanburi	193 Phra Phanwasa Road, Muang, Suphanburi 72000	0-3550-0216-7 Ext. 2102-4	0-3550-0218
Surin	252 Thanasan Road, Muang, Surin 32000	0-4453-9499 Ext. 2102	0-4453-9510
Sutbanthat Road	173/113 Sutbanthat Road, Muang, Saraburi 18000	0-3630-8223-30 Ext. 2102	0-3630-8231
Thep Kasattri Road	142 Thep Kasattri Road, Muang, Phuket 83000	0-7622-3076, 0-7623-3146, 0-7623-3149-50 Ext. 2102	0-7623-2250-1
Ubon Ratchathani	13 Ratchabut Road, Muang, Ubon Ratchathani 34000	0-4526-2908-10, 0-4526-2323-4 Ext. 2102	0-4526-2873
Udon Thani	154 Prachak Sillapakhom Road, Muang, Udon Thani 41000	0-4234-4420-32 Ext. 2102	0-4234-4433

Business Banking

Business Center	Address	Telephone	Facsimile
Ang Thong	13 Thesaban 2 Road, Muang, Ang Thong 14000	0-3562-6269, 0-3562-6270-2 Ext. 2101	0-3562-6304
Bang Pla Soi	688 Sukhumvit Road, Muang, Chonburi 20000	0-3878-2145-50 Ext. 2101	0-3878-2153
Buriram	100-102 Sunthonthep Road, Muang, Buriram 31000	0-4462-0727, 0-4462-0850 Ext. 2101	0-4462-0499
Chachoengsao	191/74 Mahachakkaphat Road, Muang, Chachoengsao 24000	0-3881-4313 Ext. 2101	0-3881-4316
Chainat	57/17 Wongto Road, Muang, Chainat 17000	0-5642-0108, 0-5642-0031-2 Ext. 2101	0-5641-2505
Chiang Rai	517 Suksathit Road, Muang, Chiang Rai 57000	0-5375-2540-6 Ext. 2101	0-5375-3002
Chon Kasem Road	337/20 Chon Kasem Road, Muang, Surat Thani 84000	0-7721-6548-9 Ext. 2102	0-7728-1392
Chumphon	111/1-2 Sala Daeng Road, Muang, Chumphon 86000	0-7757-0262, 0-7757-0309 Ext. 2101-2	0-7751-1447
Ha Yaek Non Hai	282 Mu 6, Chaiyaphum-Ban Khwao Road, Muang, Chaiyaphum 36000	0-4481-7201-3 Ext. 2101	0-4483-6023
Hat Yai	39 Niphat Uthit 2 Road, Hat Yai, Songkhla 90110	0-7423-4902-5 Ext. 2101	0-7423-8687
Hua Hin	29 Phetchakasem Road, Hua Hin, Prachuap Khiri Khan 77110	0-3253-1415-23 Ext. 2101	0-3251-2513
Kabinburi	887 Mu 8, Kabinburi, Prachinburi 25240	0-3720-2983-7 Ext. 2101	0-3728-1161
Kamphaeng Phet	6 Charoensuk Road, Muang, Kamphaeng Phet 62000	0-5572-1828-30, 0-5572-1865 Ext. 2101	0-5572-1866
Karom Road	11/83 Mu 1, Karom Road, Muang, Nakhon Si Thammarat 80000	0-7531-6502-5, 0-7534-2296 Ext. 2102	0-7534-8155
Khao Wang	130 Mu 3, Ransom, Muang, Phetchaburi 76000	0-3241-2889-90 Ext. 2101	0-3242-8069
Khon Kaen	254 Sri Chandra Road, Muang, Khon Kaen 40000	0-4338-9272-5 Ext. 2101	0-4338-9283
Krabi	147 Utrakrit Road, Muang, Krabi 81000	0-7563-0509-10 Ext. 2101	0-7561-1186
Lopburi	70-74 Surasongkhram Road, Muang, Lopburi 15000	0-3661-8862-6, Ext. 2101	0-3661-8860
Nakhon Ratchasima	323 Chomphon Road, Muang, Nakhon Ratchasima 30000	0-4424-1434, 0-4425-7344 Ext. 2101	0-4425-7264
Nakhon Sawan	154/1 Sawanwithi Road, Muang, Nakhon Sawan 60000	0-5622-8892-3 Ext. 2101	0-5622-2902
Narathiwat	311-311/1-3 Phuphaphakdi Road, Muang, Narathiwat 96000	0-7351-1461-3 Ext. 2101	0-7351-3102
Nong Jik Road	99 Mu 5, Nong Jik Road, Tambon Rusamilae, Muang, Pattani 94000	0-7333-6017-9 Ext.2101	0-7333-6196
Om Yai	143/1 Mu 1, Tambon Yai Cha, Sam Phran, Nakhon Pathom 73110	0-3429-2208 (Direct) 0-3429-2201-6 Ext. 2102	0-3429-2210
Pathum Thani	24/2 Pathum Samphan Road, Muang, Pathum Thani 12000	0-2581-6751-2 Ext. 2102	0-2581-8019
Phayao	911/2 Phahonyothin Road, Muang, Phayao 56000	0-5441-1307, 0-5441-0831-2 0-5448-0272 Ext. 2101	0-5443-1818
Phetchabun	102 San Khu Muang Road, Muang, Phetchabun 67000	0-5671-1422, 0-5672-1497, 0-5674-3501 Ext. 2101	0-5671-1548
Phitsanulok	262/24 Baromtrilokkanart Road, Muang, Phitsanulok 65000	0-5521-8667-76 Ext. 2102	0-5521-8660
Pratu Chang Phuak	125 Chang Phuak Road, Muang, Chiang Mai 50300	0-5340-4920-7 Ext. 2101	0-5322-3080
Ratchakan Damnoen Road	97 Ratchakan Damnoen Road, Muang, Roi Et 45000	0-4352-5568-73 Ext. 2101	0-4352-5573
Rayong	56/1 Sukhumvit Road, Muang, Rayong 21000	0-3886-1025-7 Ext. 2101	0-3886-1028
Roi Et	66 Ratchakan Damnoen Road, Muang, Roi Et 45000	0-4352-5568	0-4352-5573
Rotchana Road	58/12 Mu 1, Rotchana Road, Uthai, Phra Nakhon Si Ayutthaya 13000	0-3522-9382-91 Ext. 2101	0-3522-9395
Sakon Nakhon	1324/20 Suk Kasem Road, Muang, Sakon Nakhon 47000	0-4271-1706 Ext. 2101	0-4271-1410
San Pa Khoi	187-195 Charoen Muang Road, Muang, Chiang Mai 50000	0-5333-1470-1, 0-5333-2214 0-5330-2582-6 Ext. 2101	0-5324-3121
Setthakit 1 Road	21/31 Mu 6, Setthakit 1 Road, Muang, Samut Sakhon 74000	0-3482-7252-5 Ext. 2101	0-3482-7261
Si Racha	98 Sukhumvit Road, Si Racha, Chonburi 20110	0-3877-1542, 0-3877-1342 Ext. 2101	0-3832-2768

Business Banking

Business Center	Address	Telephone	Facsimile
Si Sa Ket	975/6-8 Khukhan Road, Muang, Si Sa Ket 33000	0-4562-0026 Ext. 2101	0-4561-1980
Si Suriyawong Road	161/9 Phetchakasem Road, Muang, Ratchaburi 70000	0-3231-0729 Ext. 2101	0-3231-0732
Songphon Road	447/2 Songphon Road, Muang, Nakhon Pathom 73000	0-3421-9659-65 Ext. 2102	0-3425-4238
Sop Tui	450-460 Prasan Maitri Road, Muang, Lampang 52100	0-5431-8600-2 Ext. 2102	0-5422-6572
Sukhothai	49 Singhawat Road, Muang, Sukhothai 64000	0-5562-1035, 0-5562-1198 Ext. 2101	0-5561-1752
Suphanburi	193 Phra Phanwasa Road, Muang, Suphanburi 72000	0-3550-0219-20 Ext. 2101	0-3550-0218
Surin	252 Thanasan Road, Muang, Surin 32000	0-4453-9500 Ext. 2101	0-4453-9510
Sutbanthat Road	173/113 Sutbanthat Road, Muang, Saraburi 18000	0-3630-8223-30 Ext. 2101	0-3630-8231
Tha Chalaep Road	197 Tha Chalaep Road, Muang, Chanthaburi 22000	0-3932-1768-9 Ext. 2101	0-3932-1178
Tha Muang	999 Mu 3, Saeng Chuto Road, Tha Muang, Kanchanaburi 71110	0-3462-6671-2 Ext. 2101	0-3461-1311
Thep Kasattri Road	142 Thep Kasattri Road, Muang, Phuket 83000	0-7623-3148-54 Ext. 2101	0-7623-2250
Trang	222 Huai Yot Road, Muang, Trang 92000	0-7522-3302-7 Ext. 2101-2	0-7522-3262
Ubon Ratchathani	13 Ratchabut Road, Muang, Ubon Ratchathani 34000	0-4526-2908-10, 0-4526-2323 Ext. 2101	0-4526-2873
Udon Thani	154 Prachak Sillapakhom Road, Muang, Udon Thani 41000	0-4234-4420-32 Ext. 2101	0-4234-4433-35
Uttaradit	12 Chuenudi Road, Muang, Uttaradit 53000	0-5541-1234, 0-5541-1707 Ext. 2101	0-5541-3319

Micro Branches : Metropolitan Area

Branch	Address	Telephone	Facsimile
All Seasons Place	87 Wireless Road, Lumpini, Pathumwan, Bangkok 10330	0-2685-3851-2	0-2685-3853
Bangkok Insurance Building / YWCA	25 South Sathon Road, Sathon, Bangkok 10120	0-2679-1752-3	0-2679-1754
Big C Dao Khanong	1050 Tak Sin Road, Bukhalo, Thonburi, Bangkok 10600	0-2876-2627-9	0-2876-2630
Big C Phetchakasem	611 Mu 10, Phetchakasem Road, Bang Khae, Bangkok 10160	0-2421-3589-90	0-2421-3587
Big C Rama II	56 Mu 6, Rama II Road, Bang Khun Thain, Bangkok 10150	0-2453-1824-5	0-2453-1826
Big C Ratchadamri	89/36, 97/11 Bangkok Bazaar Center, Ratchadamri Road, Pathumwan, Bangkok 10330	0-2250-4714-5	0-2250-4716
Big C Rattana Thibet	6 Mu 6, Talingchan-Suphanburi Road, Bang Yai Nonthaburi 11140	0-2921-0257-8	0-2921-0133
Big C Saphan Khwai	618/1 Phahonyothin Road, Samsen Nai, Phayathai, Bangkok 10400	0-2616-7214-5	0-2616-7216
Big C Sukhaphiban 3	195 Mu 9, Ramkhamhaeng Road, Minburi, Bangkok 10510	0-2916-3271-2	0-2916-3720
Big C Tiwanon	9/9 Mu 5, Tiwanon Road, Muang, Nonthaburi 11000	0-2968-6248-9	0-2968-6247
Carrefour Bang Bon	19/164 Mu 6, Ekkachai Road, Bang Bon, Bangkok 10150	0-2898-2271-3	0-2898-2274
Carrefour Bang Kae	110/6 Mu 9, Phetchakasem Road, Phasi Charoen, Bangkok 10160	0-2804-6514-5	0-2804-6516
Carrefour Bang Pakok	278 Mu 1, Suksawat Road, Ratburana, Bangkok 10140	0-2872-0242	0-2872-0240
Carrefour Bang Yai	9/9 Mu 11, Taling Chan-Suphanburi Road, Bang Bua Thong, Nonthaburi 11110	0-2903-1681, 0-2903-1920	0-2903-0006
Carrefour Chaeng Watthana	112 Mu 5, Chaeng Watthana Road, Pak Kret, Nonthaburi 11120	0-2962-6241-2	0-2962-6240
Carrefour Itsaraphap	2 Itsaraphap Road, Thonburi, Bangkok 10600	0-2466-5817-8	0-2466-5819
Carrefour Lat Phrao	669 Lat Phrao Road, Chatuchak, Bangkok 10900	0-2938-6434-5	0-2938-6437
Carrefour On Nut	114 Soi On Nut 1, Sukhumvit Road, Watthana, Bangkok 10250	0-2740-3801-3	0-2740-3804
Carrefour Phetchakasem	29/1 Mu 11, Phetchakasem Road, Bangkok 10160	0-2807-5193-4	0-2807-5191
Carrefour Rama IV Road	2929 Rama IV Road, Khlong Tan, Khlong Toei, Bangkok 10110	0-2204-1926-7	0-2204-1925
Carrefour Ramintra	59 Mu 4, Ramintra Road, Bang Khen, Bangkok 10220	0-2971-7881-3	0-2971-7880
Carrefour Rangsit	70/1 Mu 15, Phahonyothin Road, Pathum Thani 12130	0-2995-1305-6	0-2995-1303
Carrefour Ratchadaphisek	125 Ratchadaphisek Road, Din Daeng, Bangkok 10400	0-2642-2372-3	0-2642-2370
Carrefour Rattana Thibet	68/777 Mu 8, Rattana Thibet Road, Muang, Nonthaburi 11000	0-2950-5661-2	0-2950-5660
Carrefour Samrong	1293 Mu 4, Sukhumvit Road, Muang, Samut Prakan 10270	0-2757-9076-7	0-2757-9078

Micro Branches : Metropolitan Area

Branch	Address	Telephone	Facsimile
Carrefour Sinakharin	425 Mu 5, Sinakharin Road, Muang, Samut Prakan 10270	0-2710-5052-3	0-2710-5051
Carrefour Sukhaphiban 3	643/7 Ramkhamhaeng Road (Sukhaphiban 3), Hua Mak, Bang Kapi, Bangkok 10240	0-2735-2175, 0-2735-2178 0-2735-2609	0-2735-2626
Carrefour Suwinthawong	123 Mu 16, Suwinthawong Road, Minburi, Bangkok 10510	0-2906-4651, 0-2906-4657	0-2906-4484
Central Bang Na	1090 Mu 12, Bang Na-Trat Road, Bang Na, Bangkok 10260	0-2361-7946-7	0-2361-7948
Central Chidlom	1027 Ploenchit Road, Pathumwan, Bangkok 10330	0-2254-9121, 0-2254-9123 0-2655-7833	0-2254-9124
Central Lat Phrao	1691 Phahonyothin Road, Chatuchak, Bangkok 10900	0-2541-1539-41	0-2541-1538
Central Pinklao	7/1 Boromratchonnani Road, Bangkok Noi, Bangkok 10700	0-2884-7502-4	0-2884-7501
Central Rama II Road	128 Mu 6, Bang Khun Thian, Bangkok 10150	0-2872-4001-2	0-2872-4003
Central Rama III Road	79/3 Sathu Pradit Road, Yannawa, Bangkok 10120	0-2673-6534-5	0-2673-6533
Fortune Town	7 Ratchadaphisek Road, Din Daeng, Bangkok 10400	0-2642-0140-1	0-2642-0142
Future Park Rangsit	161 Mu 2, Tambon Prachathipat, Pathum Thani 12130	0-2958-5865-6	0-2958-5867
Mah Boonkrong	444 Phayathai Road, Pathumwan, Bangkok 10330	0-2611-8052-3	0-2611-8051
Pantip Plaza	604/3 Phetchaburi Road, Bangkok 10400	0-2656-6146-7	0-2656-6145
Phyathai 2 Hospital	943 Phahonyothin Road, Samsen Nai, Phayathai, Bangkok 10400	0-2278-3013	0-2278-3046
Rangsit University	52/347 Mu 7, Phahonyothin Road, Muang, Pathum Thani 12000	0-2564-0911	0-2564-0914
Shinawatra Tower 3	1010 Viphavadi Rangsit Road, Lat Yao, Chatuchak, Bangkok 10900	0-2949-2606-8	0-2949-2605
Siam Makro Charansanitwong	521, 521/27 Charansanitwong Road, Bangkok Noi, Bangkok 10700	0-2864-6833-4	0-2864-6835
Siam Makro Lat Phrao	3489 Lat Phrao Road, Khlong Chan, Bang Kapi, Bangkok 10240	0-2734-3362-4	0-2734-3361
Siam Makro Samsen	935/9 Samsen Road, Dusit, Bangkok 10300	0-2636-9870-2	0-2636-9873
Siam Makro Sathon	1 Narathiwat-Ratchanakarin Road, Sathon, Bangkok 10120	0-2676-4302-3	0-2676-4301
Tesco Lotus Bang Khae	64/13 Mu 3, Phetchakasem Road, Bang Khae, Bangkok 10160	0-2804-4781, 0-2804-4783 0-2804-4779	0-2804-4777
Tesco Lotus Bang Na	14/9 Mu 13, Bang Na-Trat Road km. 8, Bang Phli, Samut Prakan 10540	0-2740-9687-9	0-2739-9165
Tesco Lotus Bang Pakok	538/2 Mu 4, Bang Pakok, Ratburana, Bangkok 10140	0-2872-1558-60	0-2872-1561
Tesco Lotus Bang Phli	99/27 Mu 1, Bang Na-Trad Road, Bang Phli, Samut Prakan 10540	0-2751-2339-40	0-2751-2338
Tesco Lotus Bang Yai	90 Mu 5, Bang Kruai, Nonthaburi 11130	0-2443-6796-7	0-2443-6798
Tesco Lotus Chaeng Watthana	300 Mu 1, Lak Si, Bangkok 10210	0-2990-7528-9	0-2990-7527
Tesco Lotus Charansanitwong	244 Charansanitwong Road, Bang Phlat, Bangkok 10700	0-2434-7494-5	0-2434-7491
Tesco Lotus Ekkamai-Ramintra	14/2 Mu 8, Pradit-Manuthum Road, Lat Phrao, Bangkok 10230	0-2935-9791-3	0-2935-9790
Tesco Lotus Express Suthisarn	571 Suthisarn Winitchai Road, Din Daeng, Bangkok 10400	0-2690-8185	0-2690-8186
Tesco Lotus Lat Phrao	1190 Phahonyothin Road, Chomphon, Chatuchak, Bangkok 10900	0-2930-9380-2	0-2930-9378
Tesco Lotus Minburi	73 Mu 18, Suwinthawong Road, Minburi, Bangkok 10510	0-2918-5641-2	0-2918-5646
Tesco Lotus Phongphet	99/9 Mu 3, Prachachun Road, Bang Khen, Muang Nonthaburi 10800	0-2955-5754-6	0-2955-5757
Tesco Lotus Rama I	831 Rama I Road, Pathumwan, Bangkok 10330	0-2219-1956-7	0-2219-1958
Tesco Lotus Rama II	88/2528 Mu 6, Rama II Road, Bang Khun Thian, Bangkok 10150	0-2415-4673, 0-2415-4810	0-2415-4503
Tesco Lotus Rangsit	392/104 Mu 2, Phahonyothin Road, Prachathipat, Pathum Thani 12130	0-2958-3765-7	0-2958-3768
Tesco Lotus Rangsit-Nakhon Nayok Klong 3	90 Mu 2, Rangsit-Nakhon Nayok Road, Thanyaburi, Pathum Thani 12110	0-2569-5085-6	0-2569-5087
Tesco Lotus Sukhaphiban 1	629 Mu 10, Nawamin Road, Bung Kum, Bangkok 10240	0-2508-2663-4	0-2508-2665
Tesco Lotus Wang Hin	4/84-85 Lat Phrao, Bangkok 10230	0-2578-6070-1	0-2578-6072
Tesco Lotus Watcharaphon	3 Watcharaphon Road, Bang Khen, Bangkok 10220	0-2945-6946-7	0-2945-6948
Tesco Lotus Yaowarat	663-665 Mangkorn Road, Samphanthawong, Bangkok 10100	0-2623-2972-3	0-2623-0974
Thai Chamber of Commerce University	126/1 Viphavadi Rangsit Road, Din Daeng, Bangkok 10400	0-2692-0811, 0-2692-0833	0-2692-0710
Thammasat University Rangsit Campus	99 Mu 18, Phahonyothin Road, Khlong Luang, Pathum Thani 12120	0-2564-2752-4	0-2564-2751
The Mall Ngamwongwan	30/39-50 Mu 2, Ngamwongwan Road, Muang, Nonthaburi 11000	0-2550-0995	0-2550-0994
U Centre Chula 42	198 Chula Soi 4, Pathumwan, Bangkok 10330	0-2216-2094-5	0-2216-2096
Uthayan Witthayasat	111 Phahonyothin Road, Khlong Luang, Pathum Thani 12120	0-2564-8028, 0-2564-8030	0-2564-8029

Micro Branches : Provincial Area

Branch	Address	Telephone	Facsimile
Amata City Rayong	7 Mu 3, Tambon Bo win, Si Racha, Chonburi 20230	0-3834-6371-3	0-3834-6374
Ayutthaya Park Shopping Center	126 Mu 3, Asian Highway, Khlong Suan Phlu, Ayutthaya 13000	0-3534-6666-7	0-3534-6668
Bang Pa-in Industrial Estate	139 Mu 2, Udomsorayut Road, Bang Pa-in, Pra Nakhon Si Ayutthaya 13160	0-3522-1887-8, 0-3522-1890	0-3522-1889
Big C Chachoengsao	9/1 Chachoengsao, Bang Pa Kong Road, Na Muang, Muang, Chachoengsao 24000	0-3853-6031-2, 0-3853-6034	0-3853-6033
Big C Chiang Mai	208 Mu 3, Muang, Chiang Mai 50000	0-5385-0789-90	0-5385-0793
Big C Chiang Rai	184 Superhighway I, Tambon Rob Wiang, Muang, Chiang Rai 57000	0-5374-7058-9, 0-5371-1644	0-5371-7766
Big C Korat	118 Mitraphap-Nong Khai Road, Muang Nakhon Ratchasima 30000	0-4434-1326-9	0-4434-1330
Big C Lampang	66 Nakhon Sawan-Chiang Rai Road, Sop Tui, Muang, Lampang 52100	0-5435-2650-3	0-5435-2654
Big C Lopburi	2 Mu 1, Tambon Tha-Sala, Muang, Lopburi 15000	0-3641-4400-2	0-3641-4403
Big C Nakhon Pathom	754 Phetchakasem Road, Muang, Nakhon Pathom 73000	0-3427-5691-3	0-3427-5694
Big C Nakhon Sawan	320/10 Sawanwithi Road, Muang, Nakhon Sawan 60000	0-5623-3179-82	0-5623-3182
Big C Om Yai	17/17 Mu 8, Om Yai, Sam Phran, Nakhon Pathom 73160	0-2420-6283, 0-2420-6457	0-2420-6290
Big C Pattaya II	565/41 Mu 10, Bang Lamung, Chonburi 20260	0-3837-4840-2	0-3837-4843
Big C Phetchaburi	130 Mu 1, Phetchakasem Road, Muang, Phetchaburi 76000	0-3240-2600-3	0-3240-2604
Big C Phitsanulok	939 Phichai Songkhram Road, Muang, Phitsanulok 65000	0-5537-8045-7	0-5525-8597
Big C Rayong	15/11 Bang Na-Trad Road, Muang, Rayong 21000	0-3887-5400-4	0-3887-5355
Big C Sakon Nakhon	1594/16 Robmuang Road, Muang, Sakon Nakhon 47000	0-4273-1370-2	0-4273-1373
Big C Surin	8 Lak Muang Road, Muang, Surin 32000	0-4453-5100-2	0-4453-5103
Big C Ubon Ratchathani	92 Thamvithi 4 Road, Muang, Ubon Ratchathani 34000	0-4535-5163-5	0-4535-5166
Carrefour Chiang Mai	94 Mu 4, Chiang Mai-Lampang Road, Muang, Chiang Mai 50000	0-5385-0716-7	0-5385-0715
Carrefour Hat Yai	677 Phetchakasem Road, Hat Yai, Songkhla 90110	0-7426-2956-9	0-7426-2960
Carrefour Nakhon Si Thammarat	1392 Si Prat Road, Muang, Nakhon Si Thammarat 80000	0-7534-2745-8	0-7534-3123
Carrefour Pattaya	333 Central Pattaya Road, Bang Lamung, Chonburi 20260	0-3848-8290-2	0-3848-8289
Central Airport Chiang Mai	2 Mahidol Road, Muang, Chiang Mai 50100	0-5328-3923-4	0-5328-3925
Central Festival Phuket	74-75 Mu 5, Chalem Phrakiat Road, Muang, Phuket 83000	0-7624-9857-9	0-7624-9860
Chiang Mai University	239 Huai Kaeo Road, Suthep, Muang, Chiang Mai 50000	0-5322-4244-5	0-5322-4147
Hat Chaweng 2	168/4 Mu 2, Ko Samui, Surat Thani 84320	0-7741-4447-8	0-7741-4449
Hat Lamai	124/50 Mu 3, Ko Samui, Surat Thani 84310	0-7742-4656-7	0-7742-4640
Khon Kaen University	123 Mitraphap Road, Muang, Khon Kaen 40002	0-4320-2650-2	0-4320-2653
Mae Fah Luang University	333 Mu1, Tha Sud, Muang, Chiang Rai 57100	0-5391-2209-12	0-5378-7713
Mae Jo University	63 Mu 4, Chiang Mai-Phrao Road, San Sai, Chiang Mai 50290	0-5349-9171-2, 0-5349-9177-8	0-5349-9173
Maha Sarakham University	41 Mu 20, Kanthrawichai, Maha Sarakham 44150	0-4375-4611-2	0-4375-4613
Maptaphut Industrial Estate	1 I-ONE Road, Maptaphut, Muang, Rayong 21150	0-3868-7979, 0-3868-7793-4	0-3868-7982
Laem Chabang Port	The Ports Authority of Thailand, Si Racha, Chonburi 20230	0-3840-1875-7, 0-3840-1789	0-3840-1790
Naresuan University	Naresuan University, Phitsanulok-Nakhon Sawan Road, Phitsanulok 65000	0-5526-0123-5	0-5526-0462
Pantip Plaza Chiang Mai	152/1 Chang Khlan Road, Muang, Chiang Mai 50000	0-5328-8026-7	0-5328-8028
Prince of Songkhla University	15 Kanchanawanit Road, Kho Hong, Hat Yai, Songkhla 90110	0-7421-8542-4	0-7421-8717
Rajabhat University Buri Ram	439 Jira Road, Muang, Buri Ram 31000	0-4460-2201-4	0-4460-2200
Rajabhat University Chiang Rai	80 Mu 9, Ban Du, Muang, Chiang Rai 57100	0-5377-6281-4	0-5377-6285
Rajabhat University Kamphaeng Saen	69 Mu 1, Liang Muang Road, Muang Kamphaeng Phet 62000	0-5571-6329, 0-5571-6240	0-5571-6435
Rajabhat University Phetchabun	83 Saraburi-Lom Sak Road, Muang, Phetchabun 67000	0-5672-5737-9	0-5672-5111
Rajabhat University Phibulsongkhram	156 Mu 5, Phlai Chumphon, Muang, Phitsanulok 65000	0-5526-7021-2	0-5526-7024
Rajabhat University Surin	186 Mu 1, Surin-Prasat Road, Muang, Surin 32000	0-4452-1272-4	0-4452-1275

Micro Branches : Provincial Area

Branch	Address	Telephone	Facsimile
Rotchana Industrial Park	1/110 Mu 5, Rotchana Road, Uthai, Ayutthaya 13120	0-3533-2142-4	0-3533-2145
Siam Makro Chonburi	55/3 Mu 2, Sukhumvit Road, Muang, Chonburi 20000	0-3828-8516-8	0-3828-8517
Siam Makro Hat Yai	89 Kanchanawarit Road, Tambon Kho Hong, Hat Yai, Songkhla 90110	0-7421-7740-3	0-7421-7744
Siam Makro Nakhon Pathom	86 Mu 13, Phetchakasem Road, Muang, Nakhon Pathom 73000	0-3437-8399-400	0-3437-8401
Tesco Lotus Chanthaburi	25/4 Phraya Trang Road, Muang, Chanthaburi 22000	0-3930-3467-8	0-3930-3469
Tesco Lotus Chainat	364/25 Highway No.340, Ban Kluyai, Muang, Chainat 17000	0-5642-6847	0-5642-6848
Tesco Lotus Chaiyaphum	171 Sanambin Road, Muang, Chaiyaphum 36000	0-4481-3410-3	0-4481-3414
Tesco Lotus Fairy Plaza Khon Kaen	69/9 Klang Muang Road, Muang, Khon Kaen 40000	0-4327-1141-2	0-4327-1145
Tesco Lotus Hang Dong Chiang Mai	132 Mu 1, Chiang Mai-Hang Dong Road, Muang, Chiang Mai 50100	0-5380-7545-6	0-5380-7547
Tesco Lotus Hat Yai	1142 Kanchanawarit Road, Hat Yai, Songkhla 90110	0-7422-3671-2	0-7422-3670
Tesco Lotus Kam Tiang Chiang Mai	9 Talat Kam Tiang Road, Muang, Chiang Mai 50300	0-5387-2770-3	0-5387-2774
Tesco Lotus Kanchanaburi	355/5 Saeng Chuto Road, Muang, Kanchanaburi 71000	0-3462-3878-80	0-3462-3881
Tesco Lotus Khon Kaen	356 Mu 6, Mitraphap Road, Khon Kaen 40000	0-4336-5008-10	0-4336-5011
Tesco Lotus Lampang	222 Lampang, Ngao Road, Phrabat, Muang, Lampang 52100	0-5431-7988-9	0-5431-7990
Tesco Lotus Mae Sai	156 Phahonyothin Road, Mae Sai, Chiang Rai 57130	0-5373-4561-4	0-5373-4565
Tesco Lotus Mahachai	119 Mu 7, Seltthakit Road, Muang, Samut Sakhon 74000	0-3482-7510-13	0-3482-7514
Tesco Lotus Mukdahan	35 Chayangkun Road, Muang, Mukdahan 49000	0-4263-1548-9	0-4263-1551
Tesco Lotus Nakhon Pathom	1048 Phetchakasem Road, Muang, Nakhon Pathom 73000	0-3427-5310-2	0-3427-5313
Tesco Lotus Nakhon Phanom	335/2 Nittayo Road, Muang, Nakhon Phanom 48000	0-4251-4146-8	0-4251-4149
Tesco Lotus Nakhon Si Thammarat	15 Phatthanakarn-Khu Kwang Road, Muang, Nakhon Si Thammarat 80000	0-7535-8432-4	0-7535-8435
Tesco Lotus Nan	300 Mu 4, Yantarakit Kosol Road, Du Tai, Muang, Nan 55000	0-5474-3465-7	0-5474-3168
Tesco Lotus Nong Khai	304 Mu 10, Mitraphap Road, Muang, Nong Khai 43000	0-4241-3470-2	0-4241-3469
Tesco Lotus Pathum Thani	21/49 Pathum Sam Khok Road, Muang, Pakhum Thani 12000	0-2978-1263-6	0-2978-1267
Tesco Lotus Pattaya Nua	221/19 Mu 5, Pattaya Nua Road, Bang Lamung, Chonburi 20260	0-3837-0857-8	0-3837-0228
Tesco Lotus Pattaya Tai	408/2 Mu 12, Sukhumvit Road, Bang Lamung, Chonburi 20200	0-3842-7853, 0-3842-7857	0-3842-7423 0-3842-7937
Tesco Lotus Phitsanulok	909 Mu 3, Phitsanulok-Lomsak Road, Aranyik, Muang, Phitsanulok 65000	0-5522-1664, 0-5522-1636-7	0-5522-1665
Tesco Lotus Phrae	55/4 Mu 1, Yantrakitkoson Road, Muang, Phrae 54000	0-5451-1231, 0-5451-1898 0-5451-1014	0-5451-1733
Tesco Lotus Phuket	104 Mu 5, Chalerm Phrakiat Road, Muang, Phuket 83000	0-7625-5128-9	0-7625-5130
Tesco Lotus Ratchaburi	8/4 Kathathon Road, Muang, Ratchaburi 70000	0-3235-0366-9	0-3235-0365
Tesco Lotus Rayong	3 Sukhumvit Road, Muang, Rayong 21000	0-3880-0535-7	0-3880-0538
Tesco Lotus Sakon Nakhon	243 Sai Sawang Road, That Choengchum, Muang, Sakon Nakhon 47000	0-4271-5310-2	0-4271-5313
Tesco Lotus Samui	1/7 Mu 6, Sai Rop Ko Samui Road, Ko Samui, Surat Thani 84320	0-7724-5464-5	0-7724-5466
Tesco Lotus Samut Songkhram	99 Mu 2, Bang Kaeo, Muang, Samut Songkhram 75000	0-3471-5871-2	0-3471-8678
Tesco Lotus Saraburi	91/3 Mittraphap Road, Pakpreo, Muang, Saraburi 18000	0-3622-2078, 340, 378	0-3622-2763
Tesco Lotus Suphanburi	293 Mu 5, Suphanburi-Chainat Road, Muang, Suphanburi 72000	0-3552-6137-9	0-3552-6140
Tesco Lotus Surat Thani	9/1 Mu 3, Liang Muang Road, Makhom Tia, Muang, Surat Thani 84000	0-7722-1264, 0-7722-1351-2	0-7722-1263
Tesco Lotus Surin	19 Lang Muang Road, Muang, Surin 32000	0-4453-1966-7	0-4453-1968
Tesco Lotus Surin Plaza	101 Nongdum Road, Muang, Surin 32000	0-4453-9487-9	0-4453-9486
Tesco Lotus Trang	120/6 Mu 2, Ratsada Road, Muang, Trang 92000	0-7522-5326, 0-7522-5330	0-7522-5332
Tesco Lotus Ubon Ratchathani	492 Chayanggun Road, Muang, Ubon Ratchathani 34000	0-4525-5825-6	0-4525-5822
Tesco Lotus Udon Thani	499/117 Mu 7, Muang, Udon Thani 41000	0-4262-6989-90	0-4224-9241

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