



Contents

3 Financial Performance Indicators		Message from the Chairman 6	8 Message from the Executive Chairman
Management Report 14	24 Community Services	Corporate Governance 30	40 Risk Factors
Management Discussion and Analysis 46	60 Ten-year Statistical Summary	Organization Chart 62	64 Board of Directors and Top Executives
80 Board of Directors and Executive Officers	Report of the Board of Directors 85	86 Report of the Audit Committee	87 Report of the Nomination and Remuneration Committee
89 Report of the Independent Certified Public Accountants	General Information 183		192 List of Branches

➤ **A pioneer** in Thailand's development, **a pillar of stability** and **an innovative organization** which is **growing together** with the Thai people.

These symbols of tangible and successful change are not the beginning but have endured for the last 60 years, reflecting Bangkok Bank's far-sighted vision, effective strategies, and dynamic development. Bangkok Bank is well placed to adapt to the competitive challenges of today's dynamic era **and maintain its position of Thailand's leading bank.**

60 Years with Bangkok Bank

“ We are proud of our relationships with customers. People came to us, not only to make deposits or loans, but also for business advice on their investment and how to make their businesses sustainable. If the customer needed funds, we tried to sort it out immediately. If one wanted to run a business, we provided him with tips. This was the kind of service that no other Thai bank had offered to their customers at that time. We worked seven days a week, and customers never stopped coming. We were determined to provide services at our best, so that customers would grow together with us...”

These were the words of **Chin Sophonpanich**, the founder and foremost benefactor of Bangkok Bank, in an interview to the Asian Finance magazine, on the occasion of his being awarded *Banker of the Year* in 1982.

It has been sixty years since Bangkok Bank started its operations on December 1, 1944. At a time when foreign banks dominated the local scene, Bangkok Bank was proud to say it was founded by the capital and knowledge of the Thai people with Thai customers in mind. From its humble beginnings, the Bank has pioneered, fostered and expanded its banking services, both locally and internationally, with one important aspect in mind: its customers.

Throughout the last sixty years the key to Bangkok Bank’s success has been its commitment and sensitivity to better the livelihoods of the people of Thailand and support the commercial and industrial growth of the nation. It has been proud to maintain its reputation as the leading commercial bank in Thailand as it moves forward into a new era of banking.

Today Bangkok Bank has maintained its commitment to quality customer service through new and innovative developments and technology. Services such as the financial information website, internet banking services, credit cards, ATMs, the Bualuang Phone and seven-days-a-week micro branches have made banking more accessible to everyone.



Current building Bangkok Bank’s headquarters in Bangkok’s busy Silom Road which was opened in 1982.

The Bank has seen many changes with modernization and globalization over the last sixty years, but one aspect will never change, and that is its commitment to providing the best quality service for all its customers. As Bangkok Bank moves into a new era, it will continue to strive for excellence and be both a thinking partner and close friend for its customers in line with its motto **“puen koo kit mit koo baan”**.

Old building Bangkok Bank started off in a commercial building in the Chinatown district of Bangkok on December 1, 1944. The Bank thrived and went on to play a major role in the expansion and development of modern Thailand.





Financial Performance Indicators

	2004	2003	2002	Percentage change	
				2004/2003	2003/2002
Consolidated financial performance (million baht)					
Assets	1,407,347	1,363,339	1,250,956	+ 3.2	+ 9.0
Loans and advances (net of loan loss provisions) ¹	824,690	715,964	686,492	+ 15.2	+ 4.3
Deposits ¹	1,195,366	1,123,294	1,070,694	+ 6.4	+ 4.9
Liabilities	1,292,097	1,260,849	1,195,261	+ 2.5	+ 5.5
Shareholders' equity - net	115,251	102,490	55,695	+ 12.5	+ 84.0
Interest and dividend income	48,742	48,195	52,505	+ 1.1	- 8.2
Total income	68,289	70,241	67,598	- 2.8	+ 3.9
Profit (loss) before tax ²	17,817	11,514	6,287	+ 54.7	+ 83.1
Net profit (loss) ³	17,620	11,355	6,271	+ 55.2	+ 81.1
Per share (baht)					
Profit (loss) before tax ²	9.34	7.79	4.29	+ 19.9	+ 81.6
Net profit (loss) ³	9.23	7.69	4.28	+ 20.0	+ 79.7
Par value	10.00	10.00	10.00	-	-
Book value ²	60.38	53.70	37.98	+ 12.4	+ 41.4
Share prices - range	113.00 - 83.00	113.00 - 48.75	66.50 - 36.25	-	-
- year-end	104.00	109.00	49.50	- 4.6	+ 120.2
Financial ratio (%)					
Rate of return on average assets ²	1.28	0.87	0.50	+ 0.41	+ 0.37
Rate of return on average equity ²	16.24	14.45	12.68	+ 1.79	+ 1.77
Net profit (loss) to total income ³	25.80	16.17	9.28	+ 9.63	+ 6.89
Capital to risk assets	13.49	15.88	11.54	- 2.39	+ 4.34

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

More than the eye can see...

Bangkok Bank is not just a bank, but an innovator that uses modern products and convenient and efficient services to help its customers to meet the challenges of a new era.

Convenient and fast service
using leading technology

Wide variety of products and
services for all customer groups

The country's largest
micro branch network

Bualuang Phone

Comprehensive financial
advisory services

Bualuang iBanking

Service excellence with quality

Complete financial
services

The country's largest ATM network

Self service terminals
throughout the country

Business banking advice from
experienced professionals





Chatri Sophonpanich
Chairman

Message from the Chairman

The past year has seen Bangkok Bank post strong profit growth, built on the back of continued growth in lending, reduced cost of funding and increasing income from transaction fees.

By leveraging off the strength of our customer base, proactive marketing by our branch and business center networks and targeted promotional campaigns, we were able to increase lending income by nearly 10 per cent, the strongest growth in six years. And, while interest rates remained relatively low, deposits continued to rise, as did fee income as customers moved to new fee-based products and services. We also reduced significantly our funding costs with the redemption and adjustment to the terms of Capital Augmented Preferred Securities (CAPS).

These factors all helped us to record our fourth consecutive year of positive financial results, enabling us to pay our first dividend since the 1997 economic crisis – a timely reward for shareholders as the Bank celebrated its 60th year of operation.



Despite a successful financial year, we recognize that this is no time to rest on our laurels. Economic growth is slowing down, at a time when competition is increasing. The Government's Financial Master Plan will lead to the formation of new banks which will be aggressively targeting our most profitable customer segments. And the opening up of the financial sector even further with new free trade agreements will undoubtedly heighten exposure to external players. Meanwhile Basel II will usher in a new era of regulatory compliance which will potentially add to the cost of capital.

Balanced against these cautionary factors we are expecting growth opportunities from increasing demand for financial services due to regional economic growth and the continued expansion of the middle and affluent classes in Thailand.

Fortunately over the past few years we have put in place new organizational, sales and service and technology systems which will help us approach the future as a stronger, fitter bank, ready to confront new challenges and make the most of our considerable advantages.

We intend to fully leverage the power of our brand, our technology systems, our branch and business networks to maintain and build our market share. Our people hold the key to retaining our customers and attracting new ones and I am confident the Bank's approach of listening to and anticipating the needs of its customers and being an innovative and trusted partner is the right formula as Thailand enters a period of growth and competition.

Bangkok Bank, with its unrivalled commercial banking franchise and brand name, its large scale multi-tiered distribution platform, its long standing customer relationships and its proven ability to move with the time, is well positioned to meet the changing needs of our customers and grow as Thailand grows.

I would like to take this opportunity to thank our customers, partners, stakeholders and members of the Board of Directors for their support during the year. I would also like to thank staff and management for their efforts and continued commitment to our common goals during a successful period of change.



Message from the Executive Chairman

In 2004, the Thai economy faced several problems arising from external factors, notably the recurrence of an outbreak of bird flu, rising oil prices, troubles in the south, and the tsunami at the year-end.

Despite these negative factors, the Thai economy was a beneficiary of the growing world economy which stimulated exports. Domestic consumption continued to increase, as did investment in the private sector. These factors stimulated a growth rate of 6.1 per cent in the Thai economy in 2004 compared with 6.9 per cent in the previous year; and subsequently contributed to the satisfactory performance results and profit of Bangkok Bank.

Looking forward, the Thai economy remains on a good footing. Growth in the Asian economy over the next decade is expected to surpass any other and is predicted to be around 5.5 per cent in 2005, largely driven by China. Meanwhile, global growth is expected to be around 4.0 per cent. This will help stimulate regional demand for goods and services, continuing from last year when the world economy grew at the highest rate in 30 years and the volume of world trade rose by 8.8 per cent.

Another significant factor which will impact the Thai economy is that Thailand is liberalizing its trade sector and is currently negotiating the terms and conditions of free trade agreements with a number of countries. This will clearly heighten competition in the country, and enable freer access for certain Thai businesses to external markets. The impact of the free trade agreements is an important issue that needs to be closely monitored.

Domestic investment is expected to rise, as industrial capacity utilization has recovered from lower than 50 per cent in April 2001 to 71.9 per cent in December 2004. This indicates the economy is on the cusp of a new investment cycle. Industrial growth is likely to be spread over a wide range of industries as a result of the government's stimulus measures, which have helped businesses at the grassroots level, as well as larger corporations. Consequently, these factors will contribute to an increase in the demand for finance in 2005.

While interest rates have risen from their historic lows, the impact has so far been cushioned. Not all the increases have been passed on, as bank liquidity and competition between banks remains high. We expect interest rates to trend up in 2005 but we do not expect the rise to be rapid or severe nor for this to have a dampening effect on the economy, which is expected to grow by 5.0-5.8 per cent.

Amid this generally positive outlook, competition between banks will continue to increase further as a result of the Financial Master Plan. Meanwhile Thai banks are working together to improve the overall environment for customers and the economy as a whole. This is evidenced by the cooperation in the industry for the establishment of a credit bureau.



Kosit Panpiemras
Executive Chairman



A number of commercial banks, including Bangkok Bank have also joined with the Government in initiatives for strengthening the country's competitiveness, as well as broadening access to commercial banks' services.

With Bangkok Bank's internal reorganization and new IT systems in place, we have enhanced our capability for offering a wider range of new products and services to meet customers' needs and contribute to economic development. In addition, the Bank remains focused on the improvement of its risk management system in line with the Basel II standards which Thailand will adopt in the near future.

Our most significant challenge is helping our corporate and SME customers, as well as those in the agricultural sector, to take advantage of the new cycle of economic growth. The challenge for Bangkok Bank is to continue to raise our levels of productivity and efficiency to support customers in the new environment, while maintaining the unique quality of friendliness and thinking partnership or 'puen koo kit mit koo baan' that has been our hallmark over the past 60 years.

In this respect, we believe that 2005 will be a year of steady productivity and advancement for both Bangkok Bank and the Thai economy.

More than the eye can see

Ask a taxi driver, a shop assistant or dawdling teenager where to find the nearest Bangkok Bank branch or ATM - and chances are - they will point it out right away. Given that the Bank has Thailand's largest branch and electronic banking network, that's not surprising. Apart from its growing bricks and mortar dominance, the Bank is also extending its reach in cyberspace and recently signed a deal with Thailand's leading portal MSN to provide online financial information content. This will help attract more customers to make use of our website www.bangkokbank.com and online internet banking service.

Even more important than providing convenient banking channels is Bangkok Bank's standard of service. All employees are frequently reminded of the Bank's motto to be a friend and helpful adviser to customers. And to reinforce the customer experience even further, the Bank has introduced a stylish new uniform, colorful new passbooks and ATM cards, launched new promotional campaigns for home loans, internet banking and beefed up its SMEs training programs. These efforts have led to increasingly positive public perceptions of Bangkok Bank - which is seen as stable, popular, convenient, service-minded and progressively improving its high tech services.



Behind the scene
with Bangkok Bank's new
Home Loan commercial
advertisement

Bangkok Bank's Abdulrahim branch was temporarily transformed into a set for filming the "Baan Bualuang Loan" TV commercial with more than 20 cast members.

The theme for the advertisement was "flexibility...to suit your life", emphasizing that Bangkok Bank offers a menu of choices to home loan customers so they can choose what suits their needs and lifestyles.



“ We are among the most well established international trading houses in Asia, and have been serving the booming agriculture, petrochemical and water treatment industries for over 28 years. We believe that our success factors consist of two parts: the proper and timely delivery of supplies and the quality financial services.

We are responsible for the quality of our service, but as for the financial side of the operation, we have laid our trust in the hands of our long-term partners - Bangkok Bank. Well aware of our strengths and weaknesses, the Bank's executives have contributed in an important way to the strong position we have today, especially thanks to their support during the economic troubles of 1997.

With this support and a large range of financial instruments, this means our management can expect to enjoy tranquil and relaxing sleep in the years to come. ”

Niphon Atichartakarn
Managing Director
Daika (Thai) Inc., Ltd.

Importer, exporter and distributor of chemicals for industries such as animal feed, petrochemical, textile, plastic and paint etc.



“ With registered capital of Baht 200 million, our business is to melt aluminum scrap and mix it with other substances to create high-quality aluminum bars. These are used by our customers, in and outside Thailand, who use it to produce components for automotive parts, engines, computers and electrical appliances. Currently, we are building another factory worth Bt 200 million to increase productive capacity by 3,000 tons to 6,000 tons per month.

Initially we only used the trade finance service at Bangkok Bank's Bangkhae business center, then I had the opportunity to attend Bangkok Bank's 25th SMEs seminar and gained new knowledge, friends and business partners. The information I gained from the seminar was practical and applicable to our business and I hope the Bank continues to run these seminars.

I am very impressed by the services we obtain from the Head Office branch manager who is a good friend. We get good suggestions from her all the time. Apart from its well-trusted trade finance services, Bangkok Bank listens to our problems, suggests good solutions and options, and provides us with services which exceed our expectations. ”

Arunrak Tanalertlap
Vice President
Metalcom Ltd.

Aluminum recycling plant producing materials for automotive parts, engines, computers, electrical appliances, alloys and other materials for everyday use.

“ Strong capital is not just what we rely on during over our 15 years of business. Our other key success factors are experiences, good management, quality personnel as well as integrity. A few of our proud achievements include the relocation of a radar station to Doi Inthanon, a motor manufacturing factory from Sydney to Nonthaburi, and equipment for amusement parks from England to sites in Muang Thong Thani and on Ratchadaphisek Road.

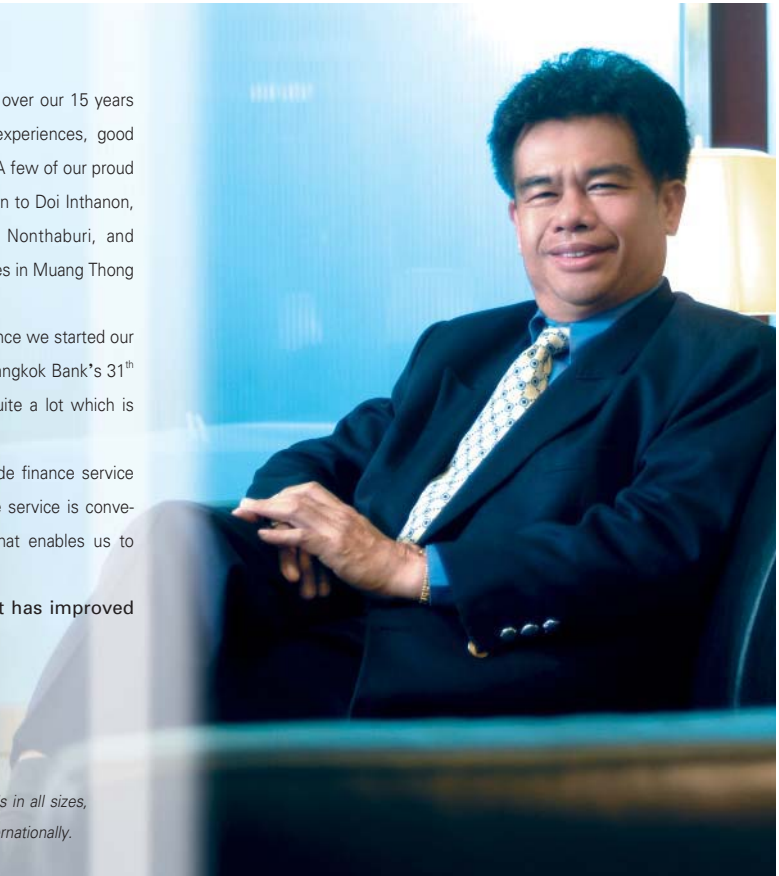
We have had a relationship with Bangkok Bank since we started our business. I got a very good opportunity to attend Bangkok Bank's 31th 'business planning for SMEs' seminar. I learned quite a lot which is very useful to my work.

We are particularly impressed by the Bank's trade finance service which is also used by most of our customers. The service is convenient, fast, and of high quality and a key factor that enables us to compete with international competitors.

Bangkok Bank is a large, stable bank that has improved to a level beyond our expectations. ”

Vinai Rungrassamee
Managing Director
V. Pack & Move (Bangkok) Co., Ltd.

Shipping, packing and moving services for all kinds of goods in all sizes, including machinery for exhibitions, within Thailand and internationally.



“ We started our business more than 13 years ago, and ever since then, our company has been a Bangkok Bank's customer. After attending the Bank's seminar on 'Business Planning for SMEs', we were able to use the knowledge from the seminar to innovate in our business. We especially like the concept of cluster networks. This has given us the idea of turning competitors into complementary partners so that we can grow together. We have also turned suppliers into customers, resulting in an increase in our sales.

I am impressed by the way Bangkok Bank works with us as a thinking partner. They will give us advice and choices for consideration.

Bangkok Bank is not only a financial institution, but really a good friend, just like its slogan. ”

Bulgul Tipnate
Managing Director
Chiangmai Freshmilk Ltd.

Leading manufacturer and distributor of pasteurized and UHT milk to schools in the North and Northeast



Management Report

After working on our organizational structure, branch and self-service network over the past few years, we focused on enhancing service standards, introducing new products and growing our brand in 2004.

SME and home loan packages were enhanced to capitalize on the attractive growth opportunities in the small business and consumer banking markets. We were also the lead financier in many major new corporate developments as the continued economic recovery encouraged a wave of expansion. We strengthened our retail image by launching new promotional campaigns and TV commercials and updated staff uniforms. We also sharpened the look of passbooks, ATM cards and debit cards, and extended our micro branch and branch banking network to provide a higher level of convenience to customers.

With the 2008 deadline for compliance with Basel II international standards rapidly approaching, we assessed and further enhanced our risk measurement and management capabilities during the year and established an implementation framework for ensuring that we have an optimal level of assets and reserves.

Financial Performance

The Bank's full year net profit increased 55.2 per cent to Baht 17.6 billion in the 2004 financial year - the highest profit result recorded by the Bank since the 1997 financial crisis. This has also resulted in an increase in profit per share to Baht 9.23 from Baht 7.69 in 2003.



Net interest income increased 33.2 per cent to Baht 32.7 billion year-on-year. This was mainly due to a combination of strong loan growth and reduced interest costs. Interest expenses declined by 33.9 per cent or Baht 8 billion during the year, mainly due to the partial redemption of Capital Augmented Preferred Securities (CAPS) and restructuring of conditions for the remaining CAPS in April 2004, as well as the maturing of subordinated convertible debentures.

The increased credit demand was broad based and across all business units - corporate, SME and consumer. Gross loans increased by 9.9 per cent for the year, from Baht 848.9 billion at the end of December 2003 to Baht 932.9 billion at the year-end. Non-performing loans fell from Baht 210.8 billion to Baht 158.7 billion and accounted for 16.9 per cent of total loans. The Bank restructured loans worth Baht 90.2 billion during the year.

Deposits continued to increase and rose by 6.4 per cent during the year to Baht 1.2 trillion. The loan-to-deposit ratio increased from 76.1 per cent at the end of December 2003 to 78.7 per cent at the end of December 2004.

Non-interest income fell by 14.3 per cent to Baht 17.8 billion during the year, reflecting a decline in gains on sales of investments partially offset by higher fee income. Non-interest expenses in 2004 fell by 1.8 per cent to Baht 28.8 billion. Shareholders' equity rose 12.5 per cent, to Baht 115.0 billion, at the end of December 2004.

The capital adequacy ratio at the end of 2004 stood at 13.5 per cent with Tier 1 capital approximately 10.2 per cent. With the inclusion of the 6-month profit, the Bank's capital adequacy ratio was approximately 14.6 per cent and the Tier 1 capital ratio was approximately 11.3 per cent. In the fourth quarter, Bangkok Bank paid an interim dividend of Baht 0.75 per share.

Business Banking

The rapidly expanding economy and strong business and consumer confidence in 2004 led to growing demand for bank facilities and new lending from small and medium enterprises (*SMEs*).

There was also continued growth in the volume of debt instrument issuance using the Bank's investment banking services. Our Corporate Finance Department acted as financial adviser, joint lead underwriter and joint lead arranger for corporate debentures issued by leading corporations including PTT, Thai Airways International, Siam Cement, True Corporation and Tri Petch Isuzu Sales.

The publicly offered issues were widely and successfully placed with institutional and retail investors via our nationwide branch network while the private placement deals were satisfactorily executed to reach vast institutional investors.



In 2004 we continued to roll out new cash management products for corporate customers. We also introduced a pilot 'e-Pay' service, which is an online service that enables real-time payments among business clients and is a cooperative venture between the Processing Center Company Limited, Bangkok Bank and three other banks.

Our network of 82 business centers and 142 business desks throughout the country handled an estimated number of 16,000 loan applications.

Recognizing the importance of SMEs in Thailand's sustainable development, we strengthened our award-winning SME program during the year with the objective to help SMEs compete not only in the domestic market but in the international arena.

In 2004 we launched the "Quality Networks - the key to success for SMEs" program, which involved 15 quality network and business planning workshops around the country for more than 2,700 SMEs. The purpose was to help them forge links with other entrepreneurs and sharpen their business performance.

We broadcast new television advertisements to highlight the Bank's leadership in the SME market as well as its partnership as advisers to SME business. We also worked with the public sector on joint initiatives to support SMEs.

In 2004 we were the first private bank in Thailand to sign a memorandum of understanding with the Government to provide asset capitalization loans, which enable bank customers to use leases, machinery and intellectual property as collateral for loans.

The Modern Agriculture Project, which we launched to assist the agricultural industry, also proved a success. During the year we issued over Baht 1.6 billion in loans to progressive farmers. We also held 15 training sessions and seminars throughout the country to enhance the farming knowledge of our customers and to help them increase productivity.



In July 2004, in association with the Stock Exchange of Thailand and the Market for Alternative Investment, we held a seminar for companies considering listing on the stock exchange. As a result of a previous seminar held in 2003, seven of our customers listed on the SET during the year and eight plan to do so in 2005.

Over the past few years we have reviewed and further strengthened our risk management system particularly in credit risk, market risk and operational risk, with the objective to establish a risk management system which meets international standards.

To manage credit risks, we have reviewed and refined our credit policies and underwriting standards in accordance with the best practices in loan advances. We have continued to reinforce the other necessary aspects of our risk management platform by establishing standards for credit analysis and acceptance, and risk control, while continually providing relevant training to the staff involved. Moreover, we have restructured our workflow and procedures to enhance efficiency and induce optimal control.

Additional to this we are developing a market risk management system, while preparation is under way in establishing an operational risk management system for the Bank.

Branch Network

As part of our policy of bringing banking services to our customers, we increased the size of our micro branch network, extending it further into industrial estates and universities across the country.

We opened 26 new micro branches during the year, increasing the total number to 127 and enhancing our 654-strong domestic branch network - the largest in the country. At the end of 2004, micro branches accounted for 19.4 per cent of the Bank's domestic branch network.

Micro branches have been extremely successful in attracting new customers and enhancing the Bank's franchise across the country because of their convenient location, fully automated services and seven-days-a-week operating hours.



In February 2004 we extended the opening hours of four branches situated in shopping complexes. The branches, located at the Emporium, the Mall Bang Kapi, the Mall Bang Khae and Seacon Square in Bangkok, are open seven-days-a-week from 11 a.m. to 7 p.m. offering a full range of traditional and express banking services which fit in with customers' working lifestyles.

Self-Service Banking

In addition to expanding our branch network, we also developed our self-service options including internet banking services, Bualuang iBanking, Bualuang Phone, ATMs and cash deposit machines.

In 2004 we enjoyed good results in encouraging more customers to use these new channels rather than relying on over-the-counter transactions. This in turn has allowed frontline staff to spend more time with customers who prefer face-to-face contact.

The number of internet banking transactions increased by 118 per cent in 2004 compared with the previous year. Bualuang Phone usage also increased dramatically over the year, with 16 million transactions via telephones and faxes in 2004; this represented an increase of 20.5 per cent compared to 2003.



We also strengthened our self-service market leadership by installing more self-service units, including ATMs and cash deposit machines, across the country – an increase of 15 per cent. A majority of our 13 million customers now use express banking machines for their day-to-day transactions, which exceeded 30 million transactions per month at the end of 2004.

Our ATM network, the country's largest, expanded to more than 2,000 machines. The volume of transactions on these machines increased by about 20 per cent over 2004 and averaged approximately one million per day at the end of the year.

We installed 35 new cash deposit machines nationwide to make depositing and transferring funds any time of the day much easier for customers. In 2005 we plan to further expand our 400-strong CDM network, which is already the largest in the Asia-Pacific region.



During the year we launched a new look for our www.bangkokbank.com website, to provide users with an improved experience, new features, more information and a search function spanning 1,000 web pages.

Content on the website was reorganized to make it easier for visitors to find information about bank products and services and access up-to-the-minute data, such as foreign exchange and lending and deposit rates. In December 2004 the website was receiving 2.5 million page views per month.

Information and data from the Bangkok Bank website is used to provide content for MSN Thailand's Money Channel, which the Bank sponsors and aims to establish as Thailand's most popular online site for financial news and information.

Products and Services

In 2004 we launched a wide range of new products and services to meet different customer needs in the new economic era. One of our new initiatives was the introduction of **Bancassurance**, which has significant potential in terms of commission income given our large deposit customer base and extensive branch and micro branch network.

We also piloted Thailand's first credit card equipped with an electronic chip. The chip, embedded in the credit card, is an electronic storage device which provides enhanced security by the protection of multi-layer encryption. The electronic chip additionally stores data about benefits and discounts so customers can receive these automatically whenever they use their cards.

In a bid to attract the youth market, we also introduced the flashy **BBL Side Card**, a curved micro credit card specially designed for younger customers.



Our flagship Be 1st debit card was also given a new look during the year and relaunched via a new marketing strategy with Visa. New generation Be 1st cards were produced in vivid green with the Visa logo attached, making users who paid for goods and services with the card eligible for many of the benefits they would get with a Visa card. The visual makeover, prize promotions and the new strategy helped the number of Be 1st cardholders to grow at a rate of around 67 per cent in 2004. At the end of the year we had more than 4.2 million cards on issue, making Be 1st a clear market leader with a 47 per cent share.

Our Bualuang ATM card, cheque books and passbooks were redesigned with bold cover colors to reflect the Bank's modern and vibrant image. We also launched a new Bualuang Direct Debit service to allow customers to enjoy the convenience of making automatic payments to more than 200 companies. Furthermore, we facilitated payment of a wider range of goods and services through our ATM machines.

Another key feature of 2004 was our continued expansion in the home loan market. In recognition of customers' need for clear and easy-to-understand products, we changed our flagship home loan to 'Bualuang Home Loan' and launched aggressive marketing activities during the year.

New low interest rates, a flexible repayment service and promotions were offered to new customers, including discounts on furniture. For existing customers, we also distributed thousands of copies of Home & Style magazine and offered loan discounts in recognition of exemplary payment history.

As a result of these initiatives plus a proactive visiting program to develop relationships with property developers, our home loan lending once again outperformed the market. The Bank's outstanding home loans grew by 31 per cent whereas the total home loan market grew by 17 per cent.



Human Resources

We restructured our human resources management systems during the year to enhance our ability to attract, retain and motivate high performing staff. The Human Resources Division now includes three units - one focused on operations; one responsible for study and research on human resource management techniques, including recruitment and competitive analysis, succession planning, performance management, learning and development, and rewards and compensation; and one that assists business units in applying best-practice human resource management methods and enhancing staff knowledge and skills.

In addition, we further improved our personnel development system by establishing a core training curriculum and a learning path. We have also initiated a work-based learning program and a learning center to provide a remote education channel for staff to gain knowledge and develop skills. In 2004 we held numerous in-house training courses which were attended by over 29,000 staff members, and also sent many employees to specialist training courses outside the Bank. By the end of the year, we had more than 500 in-house trainers in specialist fields.

Service Quality

At Bangkok Bank we are committed to providing excellent, quality service and we constantly strive to improve.

In addition to extensive staff training programs, we have put in place quality control systems with the goal of ensuring that each customer contact with the Bank results in a positive experience. In 2004 we placed additional focus on improving service levels in our extensive branch network by redesigning the branch work processes to enable staff to forge stronger customer relationships. We analyzed successful branches to determine what made them successful and then used this information to set benchmarks in terms of service delivery and efficiency, gave staff training for skills and knowledge and measured branch performance.

In 2005 we will have an even greater focus on training by providing further courses on leadership and teamwork as well as on selling and marketing skills.



Technology

At the end of 2004 continuing through until early 2005, we introduced a new centralized general ledger system, and new credit and customer information systems which constitute the Bank's core banking computer systems. This represents one of our largest ever investments in technology.

The core banking system, upon completion, will place all deposit, loan and customer information systems on a single platform. This integrated system will further enhance our customer database and become an effective tool in the management of customer relationships. It will also improve our operational efficiency and raise our capability to develop a variety of credit and deposit products. Customers will benefit from an improved and more efficient service.

In conjunction with the core banking system, we introduced a centralized general ledger which streamlines and standardizes our financial reporting, enabling us to consolidate financial figures across the organization. This is a powerful tool which will help managers to plan more effectively and respond more quickly to sales and other trends.

Awards

In 2004 we continued to receive strong endorsement of our products, services, delivery platform and management from a number of independent organizations, namely:

- **Best Retail Bank in Thailand (for the third consecutive year)**, from Asian Banker magazine
- **Best Overall Bank in Southeast Asia, Most Improved Bank in Asia**, from Emerging Markets Magazine
- **Top Thai brand and leading financial brand in Thailand**, from Superbrands Thailand
- **Highly recommended for SME program in the Asian Banking Awards 2004**, from Asian Bankers' Association
- **Best Bond Deal**, from the Thai Bond Dealing Center
- **Country Winner of the World's Best Foreign exchange providers**, from Global Finance magazine
- **Visa Electron Best Performer Award**, from Visa International



Looking Forward

As an all-round financial services provider spanning both the business and consumer markets, with the largest service network, a strong and prominent brand, and strong commitment to service excellence, we are well placed to maintain our leadership and grow further in what will become an increasingly competitive environment.

We intend to build on these advantages in 2005 by further developing new channels and services for each market segment, and leveraging off our large customer base, unrivaled customer relationships and powerful brand to expand market share.

Our focus in 2005 will be on improving productivity and efficiency, expanding our branch network and self-service channels and launching more products and services that meet our customers' needs. We will further enhance our sales and marketing capability and increase staff training so that we can continue to improve our customers' experiences and play an even stronger role in helping Thailand to grow and prosper.



Community Services

A Thai bank which was founded with the aim of strengthening Thai businesses, Bangkok Bank not only adheres to this commitment but also participates in a wide range of activities to support the wider community.

Help for the People Affected by the Tsunami

When the tsunami struck the southwest coastline of six Thai provinces namely *Phuket, Phangnga, Krabi, Trang, Satun and Ranong* on December 26, 2004, Bangkok Bank's local presence and national reach were mobilized to provide humanitarian relief and reconstruction support for the affected communities.

Almost immediately, *Bangkok Bank branch staff in the six provinces* went to work to provide food, shelter and clothing in the affected areas. They supported medical and rescue expert teams arriving in the areas, transported foreign tourists to relief centers, and provided interpretation services and advice for tourists who had lost their documents. *At the Head Office in Bangkok*, staff organized a blood donor drive through the Thai Red Cross Society. Meanwhile a group of staff from the Bank volunteered to assist in the difficult, but vital task of identifying bodies as they helped relatives to search the database of the deceased at the Yanyao Temple in Phangnga Province's Takua Pa district, with the full support of the Bank.

The Bank also donated money and items for the victims through the Rajaprajanugroh Foundation Under The Royal Patronage. In another initiative, the Bank helped install a new water system for more than 3,000 families in two villages in Phangnga – Baan Nam Khem and Baan Bang Sak, as they were in need of a clean and safe water supply.





The Bank was also active in collecting public donations to help rebuild the shattered communities. Over Baht 40 million was donated through Bangkok Bank accounts, with Bangkok Bank Chairman Chatri making a personal donation of one million baht.

Respecting the Monarchy

The graciousness and compassion of the royal family enriches Thai culture, warms the hearts of the people and helps to unify the nation. Members of the monarchy are tireless in their efforts to provide relief and support in people's lives and Bangkok Bank is proud to have been able to provide support in many ways over the past year. The Bank's activities included providing funds to the Racha Prachanukroh Foundation to give medical treatment to babies born with congenital heart disease, in conjunction with the Cardiac Children's Foundation of Thailand, selling handicrafts from Chitlada booths at its Head Office in honor of the Queen's 72nd birthday, and raising funds in support of the Thai Red Cross Society's National Blood Service Center on the occasion of the 48th birthday of Her Royal Highness Princess Maha Chakri Sirindhorn. The Bank also gave assistance to the Support Foundation, the Prince Mahidol Award Foundation, the reforestation project in honor of His Majesty the King, the cataract operations project, the information technology project under the initiatives of Her Royal Highness Princess Maha Chakri Sirindhorn, and the Rama IX Art Museum.

Upholding Religions

Bangkok Bank acknowledges and supports the activities of every religion to promote a moral, decent and peaceful way of living. On the auspicious occasion of the Bank's 60th anniversary in 2004, the Board of Directors, employees, Bank's customers and the general public participated in the annual Royal Kathin on November 7, 2004 at Wat Sraket, Bangkok. The ceremony raised a contribution of Baht 3.14 million for the temple. Continuing its practices in previous years, the Bank organized a ceremony to extend its appreciation for the monks and novices who graduated in the 9th grade of Buddhist's teaching, at its head office on June 4 last year.

The Bualuang Volunteers Group continued to regularly organize talks by well-respected monks, which are open to customers, public, and staff all year round.

The Bank also provides charitable activities in support of other religions in Thailand.

Fostering Knowledge and Culture

Encouraging business literacy, leadership and teamwork skills among young Thais is a key theme of our sponsorship program and one of the highlights of the year was the annual Student Internship Program for university students. Through the program, students were given a hands-on introduction to the role of a commercial bank in Thailand's economy and the relationship between the government and private sectors in terms of economic and social development. Forty-two programs have been held during more than 20 years, with over 3,300 students participating.





The Bank built a school building at Baan Nong Tien School in Sra Kaeo province. This was opened in October 2004 and is the 25th school built by the Bank.

Bangkok Bank supports numerous activities in support of the arts, such as the Queen's Gallery. In collaboration with the Office of Contemporary Art of the Ministry of Culture, the gallery held a number of exhibitions and seminars by distinguished artists throughout the year. Among the highlights were an exhibition showcasing the work of a National Artist, *Tawan Datchanee*, an embroidery works exhibition, a paintings exhibition, and 'Tracking Hem Vejakorn's Life' exhibition.

For the performing arts, the Bank organized a Thai classical music competition in support of the efforts of Her Royal Highness Princess Maha Chakri Sirindhorn to preserve the art of traditional Thai gamelan instruments.

The Bank also organized performances by the Musical Arts Center group at the National Theatre every two months. Performances such as likay, lamtad, and other Thai cultural performances, were provided free of charge to customers and the general public.

In addition to the classical arts, the Bank also supported the Thai film industry as one of major sponsors of the annual Golden Suphannahong awards. It was additionally one of the principal sponsors for the SEA Write Awards.



Building a Strong Society

Bangkok Bank provided sponsorship support to the Thai National Boxing Team which won gold medals at the Olympic Games held in Athens, Greece, in 2004. Other sports supported by the Bank included football, basketball and golf.

The Bank sponsored the “**Save Hua Hin Run**” project to raise funds for environmental preservation activities in Hua Hin and to create general public awareness about the need to protect the environment. A number of celebrities participated in the event.

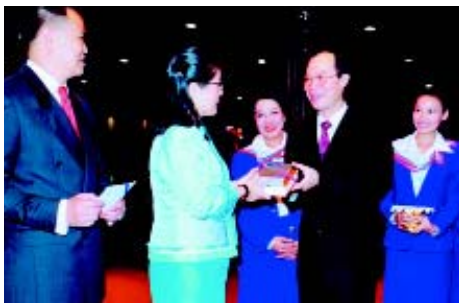
The Bank also sponsored the ‘**First National Herb Festival**’ to promote Thai local knowledge and the use of Thai herbs as a complement to modern medical science.

In addition, the Bank gave support to academic conferences such as the Princess Chulabhorn International Science Congress, and the catering service at the Veterans’ Administration hospital to show compassion to the government officials, soldiers, police officers and volunteers who have been injured in the service of their country.



The Bank also participated in a joint project between four private organizations (*Thai Bankers' Association, Thai Chamber of Commerce, Federation of Thai Industries, and the Thai Stock Market Association*) to help rebuild the three border provinces in the south which have been affected by civil disturbances.

Over the course of its 60-year history, Bangkok Bank has developed a culture of caring and concern and has put down deep roots within the local community. Going forward, the Bank will continue to play an active role in encouraging and preserving Thai culture and values as part of its commitment to building a stronger and caring society.



Report on Bangkok Bank's actions in compliance with the principles of good corporate governance for the year 2004

(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 foster the application of the principles of good corporate governance, which form a basis for sustainable growth, in the conduct of the Bank's business.

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

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: rights of the shareholders and the 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 to oversee and encourage their subordinates to comply with the policy.

(2) Rights of shareholders

The Bank observes shareholders' rights and provides equitable treatment to shareholders. The Bank sends each shareholder an invitation to the shareholders meeting at least seven days prior to the date of the meeting, and assists and provides facilities for shareholders to attend the meeting. During the meeting of April 9, 2004, the Board of Directors gave 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 material 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 due care and diligence 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 customer's needs and create customer's 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 thinking partners and close friends. To do so, the Bank has developed working systems, applies modern technology, and makes available knowledgeable and skilled personnel to serve customers so as to ensure that they receive the best possible services, continually expands its network of branches and business centers nationwide, protects customer's confidentiality, as well as 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 also 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.

Counterparties

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

Creditors

The Bank honors the terms and conditions of loans and other agreements made with creditors and depositors.

Society, Community, and Environment

The Bank realizes the importance of contributing to the community and society as a whole and to the environment. 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.

Bangkok Bank believes that its treatment of the 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 its various important activities on its website www.bangkokbank.com.

(4) Shareholders meeting

The Bank held the Annual General Shareholders' Meeting in April 2004, which was attended by 14 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, a director acting on behalf of the Chairman of 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 60 years. Key factors to the success of the Bank have always been its leadership and vision.

The Board of Directors comprises prominent persons of 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 first 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 the 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

The 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 Mission

- To attain stable growth in financial performance

Market and Customer Mission

- To maintain business leadership with service excellence

Operational Mission

- 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 Mission

- 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 line 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 points of views
- 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 the Board of Executive Directors, the Audit Committee, the Nomination and Remuneration Committee, the Risk Management Committee, and the Management Committee to help oversee and monitor the Bank's operations.

A. The Board of Executive Directors

Objective

To perform duties as assigned by the Board of Directors

Composition and Qualifications

The Board of Executive Directors or the Executive Board comprises 9 members of the Board of Directors who are appointed as executive directors.

Authority and Responsibility

1. To perform duties as assigned by the Board of Directors, including approval of loans, 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 and 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 every week to consider various matters as assigned. The Board of Executive Directors held 102 meetings in 2004.

Reporting

The Board of Executive Directors reports to the Board of Directors

B. 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 coordination with, the Bank's external auditors.

Composition and Qualifications

The Audit Committee comprises three qualified and independent members of the Board of Directors. One member of the Audit Committee has a sound knowledge, understanding and experiences with regard to accounting and finance. The Board of Directors appoints one member of the Audit Committee member to be the chairman of the Audit Committee, and appoints a secretary to the Audit Committee to support the administration of the Audit Committee.

Authority and Responsibility

1. To ensure that the financial information of the Bank is accurate, sufficient and credible
2. To ensure that the Bank has a proper and efficient internal control system
3. To select and nominate external auditors for approval
4. To coordinate with the external auditors with regard to the Bank's financial reports
5. To ensure the Bank complies with relevant regulations and laws
6. To prevent business dealings and transactions where there exist conflicts of interests
7. To assess the appropriateness of the risk management systems and the preventive measures of significant risks
8. To call for documents and data, or summon personnel from various working units of the Bank to provide clarification on relevant matters
9. To hire specialists in specific areas to provide expert advice as the Audit Committee deems appropriate
10. To produce and publish the Audit Committee's reports endorsed by the Chairman of the Audit Committee in the Bank's Annual Report
11. To perform any other tasks as assigned by the Board of Directors

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 10 meetings in 2004.

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.

C. 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 three members of the Board of Directors, none of whom are executives of the Bank. The Board of Directors selects and appoints a member from the Nomination and Remuneration Committee to be the Chairman of the Nomination and Remuneration Committee. The Chairman of the Nomination and Remuneration Committee is an independent director.

Authority and Responsibility

1. To establish the various policies as follows :

- (1) Policy, criteria and methodology for selecting directors and senior executives from the Senior Executive Vice President level upwards
- (2) Policy on, and the amount of, remuneration and other benefits for the directors and senior executives from the 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 are suitable for the organization and in line with the changing environment. The Board of Directors comprise persons with a range of knowledge, ability and experience in different areas.

4. To oversee that the directors and senior executives from the 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 four meetings in 2004.

Reporting

The Nomination and Remuneration Committee has the duty to report its performance to the Board of Directors, and also produce and publish the remuneration report in the Bank's Annual Report.

D. 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 three directors and two executives of the Bank.

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.

Meeting

The Risk Management Committee holds meetings at least once every three months. It held eight meetings in 2004.

Reporting

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

E. 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, Group Executive Vice President, and Executive Vice Presidents in 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 potentiality,*
 - (6) *Management and development of human resources, and*
 - (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's working systems,
 - Data and information systems,
 - Human resource development and management.
6. To manage internal communications to ensure that they are appropriate and promote teamwork culture
7. To manage external communications, including management of advertising and public relations
8. To consider and propose innovative projects, services, management methodology and business strategies to the Board of Executive Directors

(7) Conflicts of interest

The Bank controls, oversees or prevents matters where there exist or potentially exist conflicts of interest related to its business operations in accordance with the stipulations and regulations of the authorities. It does this by disclosing information, safekeeping and protecting confidential information, refraining from taking action, or taking any other measures as is appropriate for the circumstances.

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.

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, advising others to buy or sell, or advising other to offer 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 integrity 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 to oversee and encourage their subordinates to practice the code.

(9) Composition of Board

At the end of 2004, the Board of Directors comprised 18 members, five of whom were independent directors, seven were non-executive directors, and six were executive directors.

The independent directors do not have any businesses or jobs related to the Bank which may potentially influence their independence in making decisions. They meet the following criteria of independence:

1. To hold less than 0.05 per cent 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; not to be a bank adviser earning a regular salary from the Bank, its affiliated companies, subsidiaries, or the Bank's large shareholders; and to have ceased to have such status, benefits or interests for at least one year
3. Not to obtain, and to have ceased 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 executives or major shareholders

Those directors who have passed the 'Directors' Certification Program' training courses run by the Thai Institute of Directors Association are Mr. Damrong Krishnamara, Mr. Kanueng Luechai, Mr. Amorn Chandrasomboon, Mr. Chartsiri Sophonpanich, Mr. Teera Aphaiwongse, Mr. Singh Tangtatswas, Admiral Prachet Siridej, Mr. Thamnoon Laukaikul and M.C. Mongkolchalem Yugala. Those directors who have passed the 'Director Accreditation Program' include 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.

(11) Remuneration for directors and management

The Bank considers and provides appropriate remuneration to directors and executives commensurate with their individual assigned duties and responsibilities. The directors' remuneration is 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 2004 Annual Report under the section titled "Remuneration and Benefits for Board of Directors and Top Executives in 2004".

(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 2004, the Board of Directors held eight meetings. A report of the attendance of members of the Board of Directors and other committees is summarized as follows:

Names		No. of meetings attended / No. of meetings		
		Board of Directors	Audit Committee	Nomination and Remuneration Committee
1.	Mr. Chatri Sophonpanich	8/8		
2.	Mr. Staporn Kavitanon	8/8		4/4
3.	Admiral Prachet Siridej	8/8	10/10	
4.	Mr. Kosit Panpiemras	8/8		
5.	Mr. Kanueng Luechai	8/8	10/10	
6.	Mr. Vira Ramyarupa	8/8		
7.	Mr. Piti Sithi-Amnuai	8/8		
8.	Mr. Damrong Krishnamara	6/8		
9.	Mr. Chartsiri Sophonpanich	8/8		
10.	Mr. Charn Sophonpanich	6/8		
11.	Mr. Amorn Chandarasomboon	8/8		
12.	Mr. Deja Tulananda	7/8		
13.	Mr. Thamnoon Laukaikul	8/8		
14.	Mr. Teera Aphaiwongse	5/8		
15.	Mr. Prasong Uthaisangchai	7/8		
16.	M.C. Mongkolchalerm Yugala	7/8	8/10	
17.	Mr. Kovit Poshyananda	8/8		3/4 *
18.	Mr. Joti Bhokavanij	7/8 **		2/4 **
19.	Mr. Singh Tangtatswas	0/8 ***		

Remarks * Mr. Kovit Poshyananda was appointed a member of the Nomination and Remuneration Committee on October 18, 2004 and attended every meeting during his tenure.

** Mr. Joti Bhokavanij resigned from the Board of Directors on October 21, 2004 and attended every meeting during his tenure.

*** Mr. Singh Tangtatswas was appointed a director of the Bank on December 28, 2004.

In addition, the directors have assessed the performance of the Board of Directors, as well as that of the President and the Chairman of the Executive Directors.

(13) Controlling Systems and Internal Audit

The Bank has implemented various measures in order to establish a standard of internal control system that is generally accepted. The structure of its internal control system is as follows:

1. The Audit Committee is responsible for ensuring effectiveness of the internal control systems, reviewing the Bank's financial statements, ensuring adequacy of the risk management systems, and reviewing the work of the 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 every unit 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 advised by the Bank of Thailand to all commercial banks. In addition, the Bank has established the following committees charged with specific duties as follows:

1. The Risk Management Committee 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.
2. The Asset and Liability Committee (ALCO) is charged with the responsibility of determining a framework for managing the assets and liabilities of the bank in order to manage and maintain an acceptable level and minimal fluctuation of market risk arising from fluctuations in interest rates, exchange rates, and prices.

(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 announcements via various media 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

The Bank realizes the importance of managing the various risks associated with running a commercial banking business, on an ongoing and regular basis. In addition to setting up internal organizations or units to be responsible for managing the risks efficiently, it has also continued to further strengthen its capital base in order to cushion the risks efficiently and adequately. The Bank's goal of risk management is to ensure that it is effectively managing risks within defined parameters whilst achieving an adequate return commensurate with the level of risk undertaken. The Board of Directors has established the Risk Management Committee to oversee and monitor the Bank's overall risk management encompassing major risks such as credit risk, market risk, liquidity risk and operational risk. The Risk Management Committee is charged with establishing overall risk management policies and reviewing the adequacy of such policies and risk management systems. It also has the duty to develop risk assessment guidelines and to oversee, monitor and ensure that the risks borne by the Bank remain at appropriate levels in accordance with the Bank's risk management policies. **The Risk Management Unit was established to support the Risk Management Committee in managing different areas of risks in line with the policies of the Risk Management Committee.**

Credit Risk

Credit risk is the risk that the borrower may not be able or willing to repay all the money he or she owes to the Bank in accordance with loan contracts, or that he or she may not be able or willing to pay interest in full. Despite continuous development and improvement of the Bank's credit risk management system, running a commercial bank inevitably entails exposure to credit risk to a certain extent. The Bank deals with these credit risks by establishing a clear set of procedures with regard to credit extensions; these include credit policies, credit screening processes, credit risk rating, risk diversification, and criteria for credit approval and authorization.



The Bank has 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:

- **The Credit Policy Unit** 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 policy.

- **The Credit Acceptance Unit**, 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.

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

- **The Portfolio Management Unit** 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.

- **The Risk Asset Review Unit** is an independent working unit which is 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.

The Bank has a multi-level credit approval process requiring loan approval at successively higher levels within the organization, depending on the overall credit exposure to the entity or the customer risk rating. However, every loan application must be submitted for approval to the designated person with the required authority level, and must be endorsed by the responsible relationship officer and the Credit Acceptance Unit. This credit acceptance process is designed to be independent and separate from the business origination units. For individual credit decisions, the Bank ascertains the purpose of the credit request, assesses the ability to repay debt using cash flows from operations, and analyzes the feasibility of the business proposition, capability of the management and value of the collateral. The Bank also has a credit review process and requires that all credit exposures are reviewed on an annual basis.



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 organization.

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 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. This will help to maintain interest rate risks at an acceptable level with minimum 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 foreign currency exchange, investments, loans, borrowings, contractual commitments, and the use of financial derivatives in foreign currencies.

The Bank's policy is to generally 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 establishes 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.

The Bank does not have the objective of engaging in speculative trading of derivative instruments on its own account. Generally it only enters 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 to domestic and international financial institutions. Such services include foreign currency forward transactions and foreign currency and interest rate swaps. It is the Bank's policy to act only as intermediary in providing these services to the customers and not to directly take the risks on the Bank's own account.

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 the risk that 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 the Board of Executive Directors and the Board of Directors for ultimate approval by the 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. However, 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.



Thailand's largest branch network

Good governance

Leading provider of electronic banking in the region

Major supporter of SMEs

More than 600 branches nationwide

Trade finance pioneer

Overseas branches in Thailand's major trading partner countries

More than you expect...

Bangkok Bank is a leading Thai bank which is continuously improving and evolving to meet the challenges of the future.



Performance Results

Overall picture

Bangkok Bank and its subsidiary companies recorded a net profit of Baht 17.6 billion in 2004, an increase of Baht 6.3 billion or 55.2 per cent compared with its net profit of Baht 11.4 billion in 2003. This was due to an increase in net interest and dividend income of Baht 8.5 billion, or 34.4 per cent, while non-interest income fell by Baht 2.5 billion, or 11.3 per cent.

The Bank and its subsidiaries recorded net provisions for bad and doubtful loans of Baht 4.2 billion, a decrease of Baht 615 million. This resulted from provisions for loss on debt restructuring, which amounted to Baht 10.1 billion, and was partially fulfilled by the transfer of provisions for bad debts of Baht 5.9 billion.

In March 2004, US\$ 386.4 million or about Baht 9.8 billion of subordinated convertible bonds matured. Furthermore, on April 2, 2004 the Bank partially redeemed its Capital Augmented Preferred Securities (CAPS) to the value of Baht 28.4 billion and restructured interest and other terms and conditions on the remaining CAPS worth Baht 17.6 billion.

On October 20, 2004, the meeting of the Board of Directors of the Bank No. 7/2547 adopted the following resolutions:

- To pay interim dividends on ordinary shares of Baht 0.75 per share on November 19, 2004 from the profits of the first half of 2004
- To pay dividends on the Class A preferred shares (*totaling 131,655 shares with an issued price of Baht 100,000.00 each*) on November 19, 2004, in an amount equal to the interest on the Group 1 Subordinated Bonds for the first half of 2004, amounting to Baht 21,750,127.40; and to pay additional dividends of Baht 1.00 per share, amounting to Baht 131,655.00, for a total payment of Baht 21,881,782.40 (*equal to approximately Baht 166.21 per share*). And interest payment on the Group 1 Subordinated Bonds for the second half of 2004 shall be made on January 1, 2005 in the amount of Baht 44,466,927.12, in accordance with the terms and conditions of the Capital Augmented Preferred Securities (CAPS).

The net profit per share for Bangkok Bank and its subsidiary companies stood at Baht 9.23, an increase of Baht 1.54 or 20.0 per cent, compared with Baht 7.69 in 2003.

Operating profit

In 2004, the Bank and its subsidiaries recorded a pre-tax pre-provisions operating profit of Baht 22.0 billion. This is an increase of Baht 5.7 billion, or 34.9 per cent, compared with the corresponding amount of Baht 16.3 billion in 2003. The rise in operating profit is attributable to an increase in net interest and dividend income.



Operating income and expenses

Interest and dividend income

Interest and dividend income for the year was Baht 48.7 billion, up by Baht 547 million, or 1.1 per cent, compared with the previous year. This was largely due to an increase in interest income on loans of Baht 2.8 billion, or 8.5 per cent, in line with 9.7 per cent growth in lending. Despite a decline of 0.75-1.00 percentage point in lending interest rates in Thailand during 2004, the increase in interest income due to loan growth more than offset the decline in income due to the fall in interest rates. Dividend income on investments fell by Baht 2.2 billion or 17.9 per cent with the sale of investments in some securities by the Bank.

Over the course of the year, the Minimum Lending Rate (*MLR*) declined from between 5.75-6.75 per cent to 5.75 per cent; the Minimum Overdraft Rate (*MOR*) from between 6.00-7.00 per cent to 6.00 per cent; and the Minimum Retail Rate (*MRR*) from between 6.25-7.00 per cent to 6.25 per cent.

Interest expenses

Interest expenses amounted to Baht 15.7 billion, a decline of Baht 7.9 billion or 33.4 per cent. A major item contributing to this decrease was deposit interest payments, which fell by Baht 3.1 billion, or 23.7 per cent, due to declining deposit interest rates in the domestic market. The interest rates on savings deposits dropped from a range of 0.75-1.50 per cent to 0.75 per cent, while interest rates for fixed deposits fell from a range of 1.00-2.75 per cent to 1.00-1.25 per cent. And although the Bank had higher interest expenses due to the growth in the deposit base of 6.3 per cent, these were offset by lower interest expenses from the fall in interest rates and from the decline in the proportion of fixed-term deposits in the Bank's portfolio.

At the same time, interest expenses on borrowings decreased by Baht 4.9 billion, or 48.8 per cent, largely due to the partial redemption of CAPS, the restructuring of interest payment conditions on the remaining CAPS, and the redemption of the subordinated convertible debentures reaching maturity.

Net interest and dividend income

Net interest and dividend income of the Bank and its subsidiaries totaled Baht 33.0 billion, an increase of Baht 8.5 billion or 34.4 per cent over the previous year. The increase was partly due to the growth in loan volumes which resulted in an increase in net interest income of Baht 4.6 billion. At the same time, the decline in interest rates helped to improve net interest income by Baht 3.9 billion.



The average yield on earning assets in 2004 stood at 3.48 per cent, 0.13 percentage point lower than 2003, with yields declining for almost every asset category except for the average yield on loans, which increased by 0.09 per cent. Meanwhile, the average cost of interest-bearing liabilities stood at 1.26 per cent, a decrease of 0.71 percentage point compared with 2003. The average cost of deposits fell by 0.34 percentage point, partly due to the decline in deposit interest rates and partly due to a shift from fixed-deposit accounts to savings accounts. Average cost of borrowings also fell by 3.07 percentage point largely due to partial redemption of the CAPS, restructuring of interest payment conditions on the remaining CAPS, and the redemption of subordinated convertible debentures reaching maturity.

With the average cost of funding falling by 0.71 percentage point while average yields declined by 0.13 percentage point, average net interest margins in 2004 rose to 2.35 per cent compared with 1.84 per cent in 2003.

Net interest and dividend income after provisions for bad debt and provisions for loss on debt restructuring

Net interest and dividend income, after provisioning for bad debt and for loss on debt restructuring, totaled Baht 28.8 billion, an increase of Baht 9.1 billion or 45.9 per cent with net interest and dividend income increasing by Baht 8.5 billion and provisions decreasing by Baht 615 million.

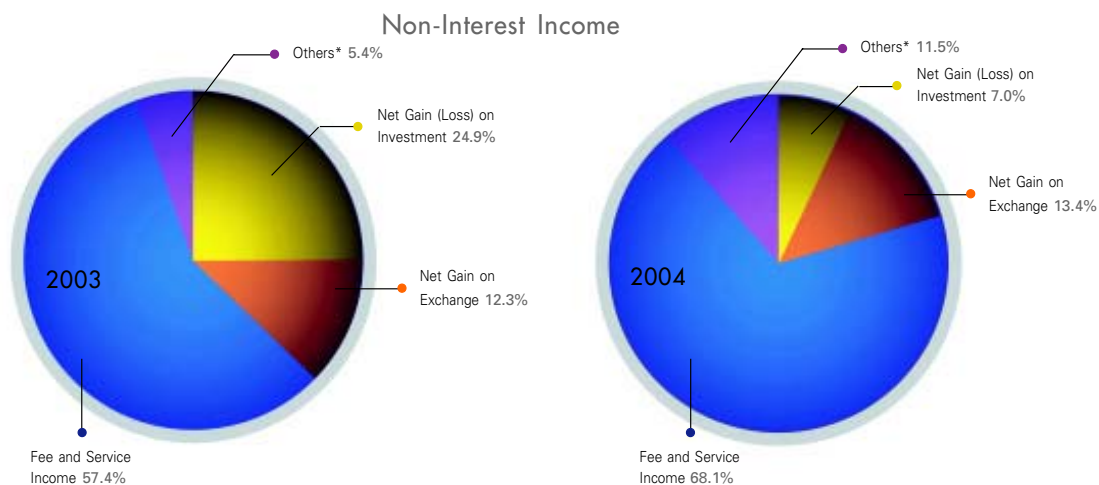
Non-interest income

Non-interest income of the Bank and its subsidiaries amounted to Baht 19.5 billion, a decrease of Baht 2.5 billion or 11.3 per cent. Significant items included net profits from investments, which amounted to Baht 1.4 billion, a decrease of Baht 4.1 billion or 75.0 per cent. This was largely a result of lower profits from the sale of investments in debt instruments and equities, which declined by Baht 3.6 billion. Fees and service income amounted to Baht 13.3 billion, an increase of Baht 668 million or 5.3 per cent, due to increases in the business volume of credit cards, debit cards, and ATM card services as well as to other fee-based services. In addition, profits from the sale of assets increased by Baht 617 to Baht 932 million.

Other income in 2004 increased by Baht 363 million, or 59.0 per cent, to Baht 977 million, investments in subsidiaries and associated companies under the equity accounting method increased by Baht 66 million to Baht 335 million, while net gains on currency exchange amounted to Baht 2.6 billion, a decrease of Baht 102 million or 3.8 per cent.

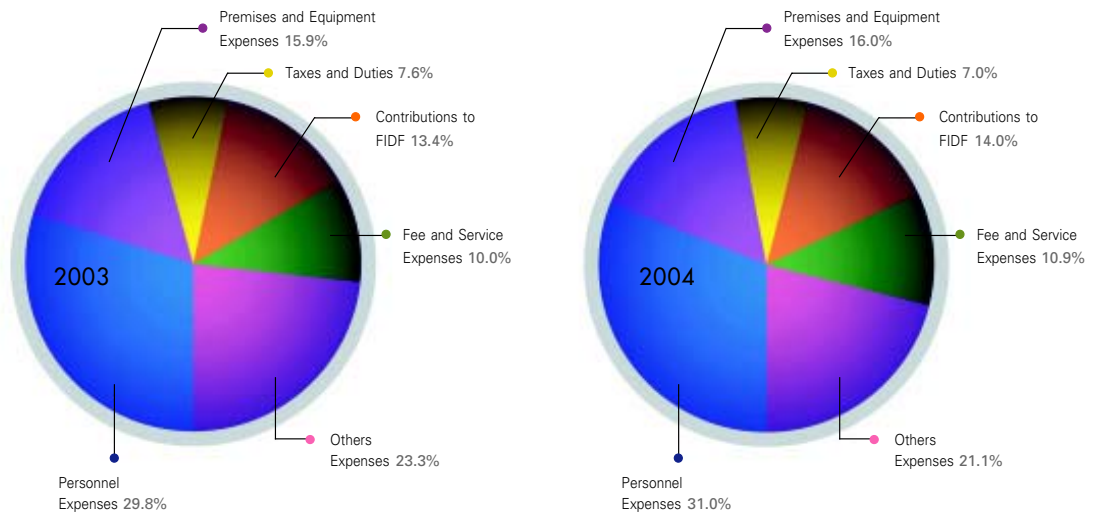
Non-interest expenses

Non-interest expenses increased by Baht 265 million, or 0.9 per cent, to Baht 30.6 billion with personnel expenses increasing by Baht 448 million, or 5.0 per cent, to Baht 9.5 billion. Fees and service expenses amounted to Baht 3.3 billion, an increase of Baht 282 million or 9.3 per cent, due to an increase in legal expenses. Other expenses totaled Baht 6.4 billion, a decrease of Baht 620 million or 8.8 per cent, with provisions for impairment of foreclosed assets declining by Baht 996 million.



* Equity in the Undistributed Net Income (Loss) of Subsidiaries and Associated Companies and Other Income

Non-Interest Expenses



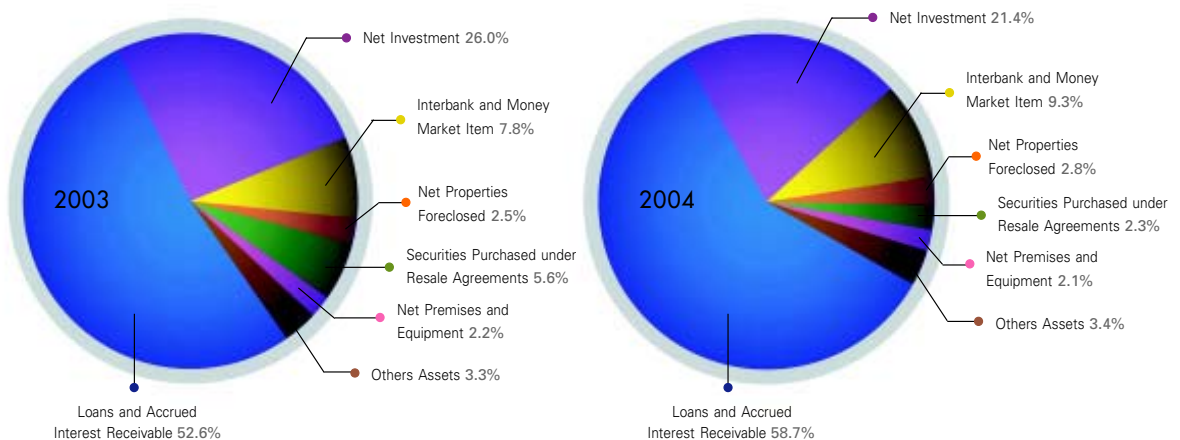
Financial position

Assets

The total assets of the Bank and its subsidiary companies, as of the end of 2004, amounted to Baht 1,407.3 billion, an increase of Baht 44.0 billion or 3.2 per cent year-on-year. Details of the major assets are as follows:

Total lending by the Bank and its subsidiaries rose by 9.7 per cent or Baht 82.5 billion to Baht 934.4 billion and the proportion of loans to total assets increased from 62.5 per cent to 66.4 per cent. Net loans and accrued interest receivable at the end of 2004 amounted to Baht 825.9 billion, an increase of Baht 108.9 billion, due to both higher loan balances and a lower level of loan loss reserves.

Assets



Net investments in securities by the Bank and its subsidiaries at the end of 2004 stood at Baht 301.2 billion, a decrease of Baht 53.1 billion or 15.0 per cent, compared with the end of 2003 as a result of a shift from investments in foreign debt instruments to the interbank and money market. Net investments in securities accounted for 21.4 per cent of total assets, a decline from 26.0 per cent.

The value of interbank and money market assets, as of the end of 2004, amounted to Baht 131.6 billion, increasing by Baht 25.3 billion or 23.8 per cent from 2003 and represents 9.4 per cent of total assets compared to 7.8 per cent in the preceding year.

Net foreclosed assets of the Bank and its subsidiaries at the end of 2004 totaled Baht 39.3 billion, an increase of Baht 5.6 billion or 16.5 per cent from 2003, with new transfer of net assets amounting to Baht 8.6 billion and disposals amounting to Baht 3.0 billion.

Liabilities

Key sources of funds for the Bank and its subsidiaries included deposits, interbank and money market facilities, and capital market borrowings.

Despite the deposit interest rates remaining low, deposits in the Bank and its subsidiaries continued to increase to total Baht 1,195.4 billion at the end of 2004. This was an increase of Baht 72.1 billion or 6.4 per cent compared with the previous year.

The ratio of deposits to total liabilities and shareholders' equity increased from 82.4 per cent to 84.9 per cent due to the redemption of bank's subordinated convertible debentures which matured in March 2004, and the partial redemption of CAPS in April 2004.

The ratio of loans to deposits of the Bank and its subsidiaries at the end of 2004 increased to 78.2 per cent from 75.8 per cent at the end of 2003, as loan volumes increased more than deposits.

Borrowings by the Bank and its subsidiaries include the issuance of subordinated and senior debentures, both in the foreign and domestic markets. Total borrowings totaled Baht 38.4 billion at the end of 2004, a decrease of Baht 39.2 billion or 50.5 per cent from the previous year. The subordinated debentures-cum-preferred shares declined by Baht 21.3 billion, or 61.8 per cent, to Baht 13.2 billion, and accounts for 34.3 per cent of the total borrowings.

Short-term borrowings totaled Baht 1.1 billion, or 2.8 per cent, of total borrowings, a decrease of Baht 12.8 billion or 92.2 per cent. Long-term borrowings declined by Baht 5.0 billion or 17.2 per cent and amounted to Baht 24.2 billion, representing 62.9 per cent of total borrowings. The decline in the borrowings of the Bank and its subsidiaries was attributable to the following reasons:

In March 2004, the Bank redeemed the entire tranche of maturing debentures of US\$ 386.4 million or about Baht 9.8 billion (*at a fixed exchange rate of Baht 25.28 to the US dollar*). The redemption was funded through normal working capital and caused no impact on business operations.

In April 2004, the Bank partially redeemed its Capital Augmented Preferred Securities (CAPS) to the value of Baht 28.4 billion and restructured interest payments on the remaining CAPS worth Baht 17.6 billion. Details of the restructured conditions are as follows:

- The minimum return on the remaining CAPS was set at the 3-month deposit rate of the Bank plus 1.75 per cent per annum. Furthermore, when the Bank pays dividends to ordinary shareholders; an additional return of 0.5025 per cent per annum shall be paid. To achieve this the Bank has passed the following resolutions:
 1. 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 was revised to equal four times the sum of the 3-month deposit rate of the Bank and 1.75 per cent per annum in order to make the rate of return for CAPS to the aforementioned level.

2. The return for Class A preferred shares and Group 1 subordinated bonds was revised to 0.67 per cent per annum, payable in the year the Bank pays dividends to ordinary shareholders.
- The Bank has the right to redeem Group 1 Securities and Group 2 securities in whole or in part in multiples of 1/10 of the amount issued and sold.

The value of interbank and money market liabilities of the Bank and its subsidiaries totaled Baht 33.1 billion, an increase of Baht 1.5 billion or 4.7 per cent.

Shareholders' equity

Net shareholders' equity in the Bank and its subsidiaries at the end of 2004 rose to Baht 115.3 billion, increasing by Baht 12.8 billion, or 12.5 per cent, compared with the preceding year. The increase was due in part to the Bank's net profit of Baht 17.6 billion in 2004 and to a decline in net unrealized gain on investments. The composition of the shareholders' equity has changed because the shareholders' meeting on April 9, 2004 granted approval for the Bank to use Baht 63.3 billion of other reserves, Baht 11.5 billion of legal reserves, and Baht 25.8 billion of share premium reserves to offset retained losses of Baht 100.6 billion, effective as from January 1, 2004 onwards. This had offset the Bank's entire accumulated losses and enabled the Bank to pay dividends.

Contingent liabilities

At the end of 2004, the Bank had Baht 642.2 billion in contingent liabilities. These included avals to bills and guarantees of loans which declined by 9.1 per cent, or Baht 1.3 billion, to Baht 13.0 billion and other guarantees amounting to Baht 69.5 billion, which increased by 6.8 billion or 10.9 per cent. Liabilities under import bills which have not yet matured increased by 22.3 per cent, or Baht 2.1 billion, to Baht 11.5 billion while liabilities under letters of credit increased by 3.5 per cent or Baht 1.0 billion, to Baht 29.8 billion. Liabilities under foreign exchange contracts and swaps amounted to Baht 397.4 billion, an increase of Baht 12.6 billion or 3.3 per cent.

Quality of assets

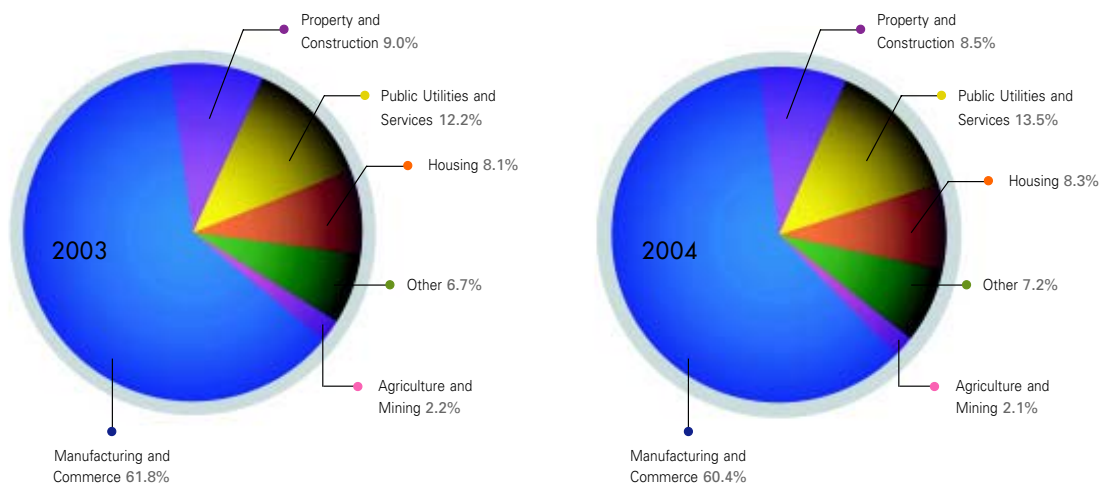
At the end of 2004, the quarterly average for total assets of the Bank and its subsidiaries was Baht 1,378.6 billion. Of this, 92.4 per cent were performing assets, net of provisions for doubtful accounts. The performing assets comprise loans, which are core assets and account for 63.8 per cent of the total performing assets; investments in securities, which account for 23.9 per cent; and interbank and money market items, which account for 12.3 per cent. Non-performing assets account for 7.5 per cent of performing assets and 7.6 per cent of total assets.

Loans

Bangkok Bank's overall strategy for many years has been to maintain its position as Thailand's leading commercial bank. It has focused on its strengths in the corporate banking sector which has been the core customer base of the Bank in the past. Meanwhile, the Bank has been developing and intends to grow business with medium- and small-sized business customers and individuals by leveraging its extensive branch and business center network as a means of expanding the loan portfolio, deposit base and range of products. As at December 31, 2004, the Bank had a diversified portfolio with 59.9 per cent of its loans to the manufacturing and commercial sectors, 13.4 per cent to public utilities and services, 8.4 per cent to the property and construction sectors, 8.2 per cent to housing loans, and 2.0 per cent to the agricultural and mining sectors.

At the end of 2004, the Bank and its subsidiaries had Baht 935.7 billion in outstanding loans (*inclusive of interest receivables*), an increase of Baht 82.7 billion, or 9.7 per cent, compared with the end of 2003. The overall quality of the portfolio has continued to improve with doubtful-of-loss loans amounting to Baht 85.3 billion, a decrease of Baht 42.9 billion or 33.5 per cent; this represented 9.1 per cent of total loans, compared with 15.0 per cent in the previous year. Meanwhile, doubtful loans amounted to Baht 54.0 billion, a decrease of Baht 6.3 billion or 10.4 per cent; these loans represented 5.8 per cent of total loans, compared with 7.1 per cent in 2003. Normal loans increased by 22.2 per cent, or Baht 136.4 billion, to Baht 751.4 billion. Normal loans represented 80.3 per cent of total loans, increasing from 72.1 per cent in 2003.

Loans Portfolio by Industry

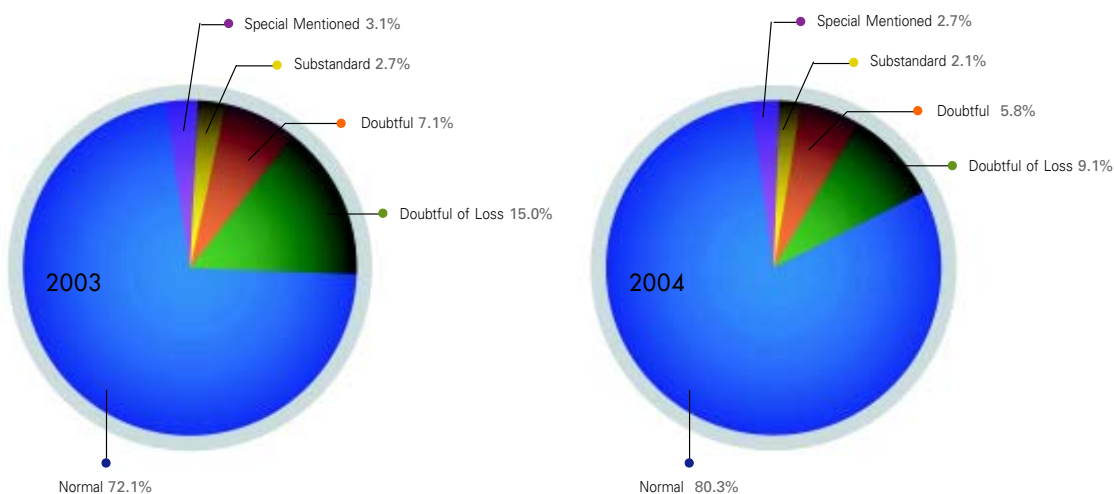


Since 2002, the Bank of Thailand had relaxed the regulations for loan classification that previously required classification to be considered on a customer basis, and now allowing banks to classify loans on an account basis. However, the Bank has continued to classify loans on a customer basis, in line with prudent banking practices.

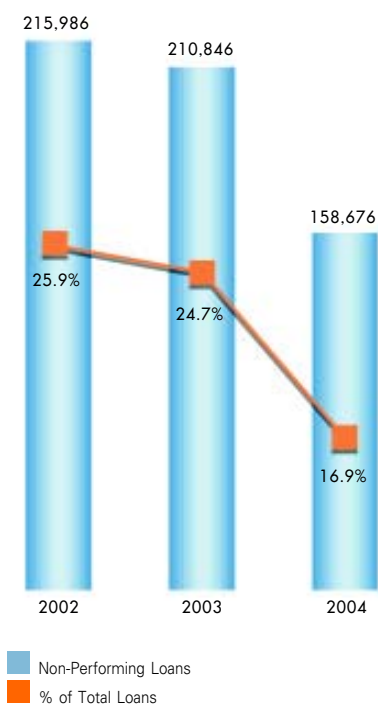
In 2003, the Bank of Thailand replaced the definition of non-performing loans with impaired loans. Impaired loans are defined as loans classified as substandard, doubtful, doubtful-of-loss, and loss.

At the end of 2004, the Bank's impaired loans totaled Baht 158.7 billion, a decrease of Baht 52.2 billion, or 24.7 per cent, from 2003. The ratio of impaired loans to total loans before deduction of allowance for doubtful accounts and debt restructuring at the end of 2004 decreased to 16.9 per cent from 24.7 per cent at the end of 2003. In 2004, the Bank restructured loans to the value of Baht 90.2 billion.

Classified Loans

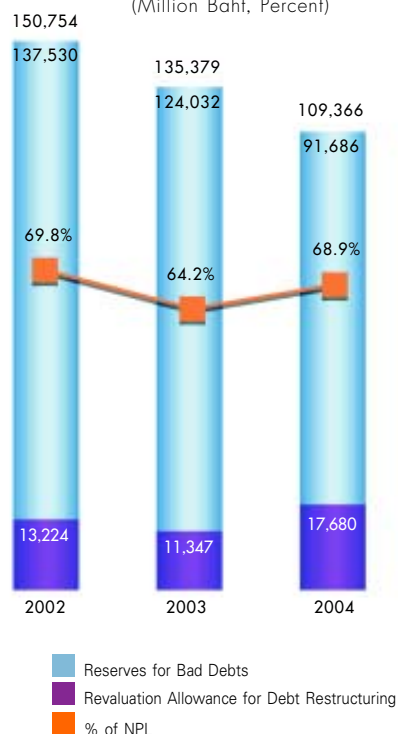


Non-Performing Loans : Total Loans (Million Baht, Percent)



Bangkok Bank (Excluding Subsidiaries)

Reserves for Bad Debts including Revaluation Allowance for Debt Restructuring : Non-Performing Loans (Million Baht, Percent)



Bangkok Bank (Excluding Subsidiaries)

The allowance for doubtful accounts at the end of 2004 for the Bank and its subsidiaries totaled Baht 109.7 billion, a decrease of Baht 26.2 billion or 19.3 per cent, primarily due to write-offs of Baht 25.5 billion. The ratio of the allowance for doubtful accounts to total loans at the end of 2004 was 11.7 per cent compared to 16.0 per cent at the end of 2003.

The allowance for doubtful accounts of Baht 109.7 billion exceeded the minimum provisioning of Baht 75.5 billion required by the Bank of Thailand by Baht 34.2 billion and is equivalent to 145.3 per cent of the minimum required provisioning. The coverage ratio of the allowance for doubtful accounts (*before write-offs*) to impaired loans at the end of 2004 stood at 68.9 per cent compared with 64.5 per cent at the end of 2003.

The Bank generally recognizes interest income from loans on an accrual basis. However, for loans that are more than three months in arrears, the Bank will reverse the interest accrued and will recognize the interest income on a cash basis when received. At the end of 2004 the Bank and its subsidiaries had Baht 1.2 billion in accrued interest receivable, an increase of Baht 175 million or 16.7 per cent from the end of 2003. The accrued interest receivable accounted for 0.13 per cent of the total loans, increasing from 0.12 per cent in 2003.

Investments in Securities

Historically, government and state enterprise securities have represented the largest share of the Bank's investment portfolio. Other investments include investments in equity securities listed on the Stock Exchange of Thailand; securities issued by foreign governments; corporate bonds; and equity investments in unlisted companies.

At the end of 2004, the investment portfolio of the Bank and its subsidiaries amounted to Baht 301.2 billion, a decrease of Baht 53.1 billion, or 15.0 per cent, from the end of 2003 due to sales of foreign debt securities. The Bank's investments in securities are mostly in government and state enterprise securities and debt instruments, in accordance with the Bank's policy of investing in securities with both an attractive rate of investment return and an acceptable risk level.

The characteristics of the Bank's investment portfolio as at the end of 2004, before taking into account asset revaluation and impairments, are as follows:

Investments in government and state enterprise securities rose by Baht 27.9 billion, or 12.3 per cent, to Baht 254.1 billion. Holdings in foreign-currency debt instruments fell by Baht 69.9 billion, or 83.6 per cent, to Baht 13.7 billion due to sales of foreign debt instruments. Holdings in corporate debt instruments decreased by Baht 4.9 billion, or 28.3 per cent, to Baht 12.3 billion. Investments in equities rose by Baht 163 million, or 1.4 per cent, to Baht 11.9 billion. Investments in other securities fell by Baht 3.3 billion, or 49.6 per cent, to Baht 3.3 billion.

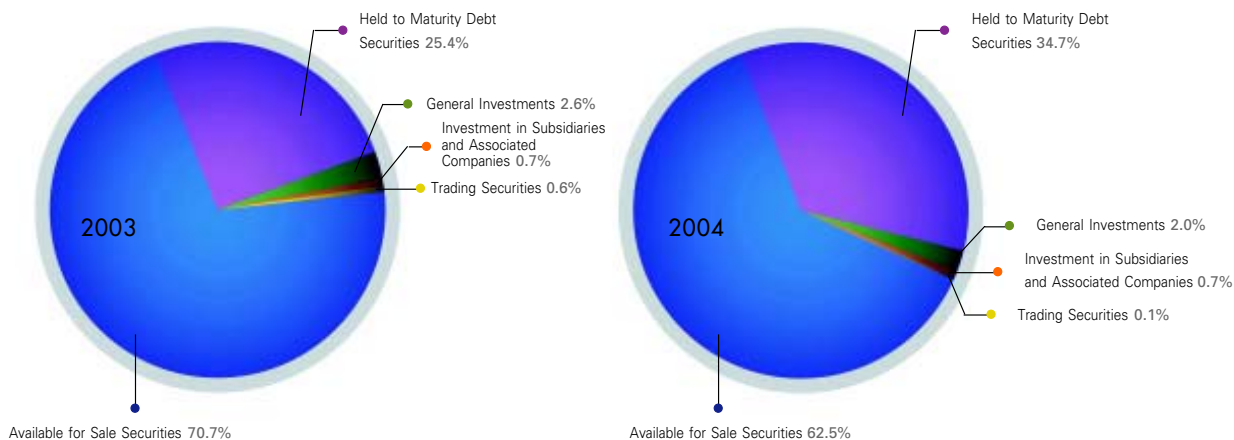
In considering the term of investments, current investments rose by Baht 40.5 billion, or 42.7 per cent, to Baht 135.3 billion, accounting for 44.9 per cent of the Bank's securities portfolio. Long-term investments dropped by Baht 93.1 billion, or 36.3 per cent, to Baht 163.8 billion, and accounted for 54.4 per cent of the portfolio. Investments in affiliated companies and subsidiaries decreased by Baht 446 million, or 17.2 per cent, to Baht 2.1 billion, and accounted for 0.7 per cent of the portfolio.

When classified by investment type, the largest allocation is in the available-for-sale portfolio, which fell by Baht 62.1 billion or 24.8 per cent to Baht 188.2 billion; it accounted for 62.5 per cent of the portfolio. Investments in held-to-maturity securities amounted to Baht 104.5 billion, an increase of Baht 14.5 billion or 16.1 per cent, accounting for 34.7 per cent of the portfolio. General investments totaled Baht 6.0 billion, a decrease of Baht 3.1 billion or 33.7 per cent, accounting for 2.0 per cent of the portfolio. Net investments in affiliated companies totaled Baht 2.1 billion, a decrease of Baht 446 million or 17.2 per cent, and accounted for 0.7 per cent of the portfolio. Investments in the trading portfolio totaled Baht 273 million, a decrease of Baht 2.0 billion, or 87.8 per cent, and accounted for 0.1 per cent of the portfolio.

The remaining terms of available-for-sale and held-to-maturity securities at the end of 2004 are as follows:

Those with less than one year to maturity comprised the largest proportion at Baht 135.0 billion, an increase of Baht 42.5 billion or 45.9 per cent. Securities with between one and five years to maturity amounted to Baht 93.2 billion, a decrease of Baht 43.8 billion or 32.0 per cent. Securities with a maturity profile of more than five years totaled Baht 50.9 billion, a decrease of Baht 45.4 billion or 47.2 per cent.

Investment



Investment in subsidiaries and affiliates

Investments in subsidiaries and affiliated companies net of provision for impairment in 2004, using the equity accounting method, stood at Baht 8.9 billion compared with Baht 9.7 billion in 2003, a decrease of Baht 778 million or 8.0 per cent.

Sources and utilization of funds

The primary source of funds for the Bank and its subsidiaries at the end of 2004 comprised Baht 1,195.4 billion in deposits, Baht 33.1 billion in interbank and money market items, Baht 25.3 billion in borrowings and Baht 13.2 billion in subordinated debentures-cum-preferred shares.

Most of the funds were used to extend loans which totaled Baht 934.4 billion being an increase of Baht 82.5 billion, or 9.7 per cent, from the previous year.

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 2004 totaled Baht 30.6 billion, an increase of Baht 2.2 billion. Details of the changes are as follows:

Net cash used in business operations in 2004 totaled Baht 578 million. A major item was operating profit before changes in operating assets and liabilities, of Baht 26.7 billion, which is inclusive of the Baht 17.6 billion net profit. The remaining Baht 9.1 billion resulted from adjustments to the income statement for non-cash items, including depreciation and amortization expenses, and losses on debt restructuring. Operating assets for the year rose by Baht 99.2 billion due to increases in lending and interbank and money market items, while operating liabilities increased by Baht 71.9 billion due to increases in deposits and interbank and money market items.

Net cash generated from investment activities totaled Baht 44.9 billion due to the sale of investments in available-for-sale securities and held-to-maturity debt instruments. The Bank also increased investments in available-for-sale securities while held-to-maturity debt instruments also rose.

Net cash used in financing activities totaled Baht 42.2 billion, most of which was used in the redemption of subordinated debentures, subordinated convertible debentures, and CAPS. The impact of changes in exchange rates resulted in an increase of Baht 44 million in cash.



Reserve Ratio

Capital Adequacy Ratio

The Bank's capital at the end of 2004 totaled Baht 126.9 billion, which translates into a capital adequacy ratio of 13.5 per cent which is higher than the minimum level of 8.5 per cent required by the Bank of Thailand but lower than the ratio at the end of 2003 which stood at 15.9 per cent. This was a result of the partial redemption of CAPS of Baht 28.4 billion on April 2, 2004. Risk assets in 2004 increased to Baht 940.7 billion from Baht 857.1 billion in 2003.

Tier 1 capital amounted to Baht 96.1 billion, a decrease of Baht 6.8 billion, or 6.6 per cent, from the end of 2003. The ratio of Tier 1 capital to risk assets stood at 10.2 per cent, down from 12.0 per cent at the end of 2003, due to the partial redemption of CAPS. Tier 2 capital amounted to Baht 30.8 billion, a decrease of Baht 2.4 billion, or 7.4 per cent, from the end of 2003. The decline was due to the amortization of the long-term subordinated debentures, which are classified as part of Tier 2 capital, and which declined by Baht 2.7 billion to Baht 14.3 billion. The ratio of Tier 2 capital to risk assets decreased from 3.9 per cent at the end of 2003 to 3.3 per cent at the end of 2004.

Liquid assets

The ratio of liquid assets to deposits and short-term liabilities at the end of 2004 stood at 31.9 per cent compared with 41.2 per cent at the end of 2003. The main reason for the decrease in liquid assets was the result of the loan growth. However, the Bank continues to maintain liquid assets well in excess of the minimum level required by the Bank of Thailand.

Liquid assets at the end of 2004, including cash, interbank and money market items, securities purchased with re-sale agreements, trading securities, and available-for-sale securities, totaled Baht 380.0 billion, a decrease of Baht 87.5 billion from Baht 467.4 billion at the end of 2003. The decrease occurred mainly in available-for-sale securities and securities purchased with re-sale agreements.

The following table sets forth information with respect to our liquidity position as of the dates indicated.

	2004	2003	2002
Liquid assets (Billion Baht)	380.0	467.4	395.7
Loans/Deposits (%)	78.7	76.1	78.2
Liquid Assets/Assets (%)	27.1	34.4	31.8
Liquid Assets/Deposits (%)	32.0	41.9	37.2
Liquid Assets/Deposits and short-term debt (%)	31.9	41.2	36.9

Funding sources

As is customary, the Bank raised a substantial proportion of its domestic funding requirements from deposit-taking activities, with Baht deposits accounting for approximately 93.1 per cent of total deposits as of December 31, 2004; foreign currency deposits represented 6.9 per cent of total deposits. The Bank also raises funds from foreign markets, mainly US dollar funds in offshore borrowings. Major sources of foreign currency funding include offshore borrowings, and money markets in countries where the Bank operates.

The table below sets forth a breakdown of sources of our funding and our liability profile.

Percentage of deposits:	2004	2003	2002
Baht	93.1	92.5	91.8
Foreign Currency	6.9	7.5	8.2
Percentage of interbank and money market:			
Domestic	40.6	17.5	17.5
Foreign	59.4	82.5	82.5
Liabilities as a percentage of total liabilities:			
Deposits	92.3	88.7	89.3
Interbank and money market	2.6	3.0	2.0
Borrowings	2.0	3.4	3.7
Repurchase agreements	-	-	-
Subordinated debentures cum preferred shares	1.0	2.7	2.9

Taxation

Under the Thai Revenue Code, the statutory corporate income tax rate applicable to the Bank's income for normal banking activities, except for BIBF activity, is 30 per cent, and the statutory corporate income tax rate for BIBF activities is 10 per cent. However, for five accounting years, spanning 2002 to 2006, the corporate income tax rate applicable to the normal banking activities is 25 per cent on the portion of taxable profits which does not exceed Baht 300 million and 30 per cent on the remaining amount of taxable profits.

As a result of the retained losses carried forward, the Bank had no income tax expenses for the fiscal years ending December 31, 2004, 2003, 2002 or 2001. Under the Thai Revenue Code, the Bank is permitted to carry forward any tax losses for up to five years; in the Bank's case, this means until 2005.



The Bank's performance results in 2004 in comparison to projections

The overall performance results in 2004 exceeded the targets for the year, with outstanding loans at the end of the year amounting to Baht 932.9 billion, well above the target of Baht 865.1 billion. The loan growth resulted from the Bank's focus on promoting SME loans and home loans, which led to a significant increase in demand. A recovery in both the Thai and world economy also boosted the Bank's loans to the highest growth since the 1997 financial crisis. Deposits at the end of 2004 totaled Baht 1,186.1 billion, above the target of Baht 1,114.3 billion. This reflected the continued confidence of customers in the Bank, resulting in an increase in deposits despite low deposit interest rates.

In 2004 the Bank earned net interest and dividend income of Baht 32.7 billion which was above the target of Baht 23.5 billion for the year, as loan growth exceeded target while interest expenses dropped after the Bank had redeemed part of the CAPS and restructured interest payment conditions for the remaining CAPS. Non-interest income and expenses both exceeded the targets. All these contributed to a net profit of Baht 17.6 billion, 100 per cent above the target.

In 2005, the Bank will continue to extend loans to business sectors with growth potential, and will continue its efforts to further reduce troubled debts. Deposits are expected to grow in line with the banking system by around five per cent.



Appropriation of Profits For the Year 2004

In the first half of 2004, the Bank had profits to be appropriated amounting to Baht 7,949,760,721.18 ¹

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

	Baht
1. Interim dividends paid on November 19, 2004	
- 1,908,711,239 ordinary shares at Baht 0.75 per share	1,431,533,429.25
- 131,655 Class A preferred shares at Baht 1.00 per share	131,655.00
and an additional amount equivalent to interest on Group 1 Subordinated Bonds for the first half of 2004 ²	21,750,127.40
2. Legal reserves	1,000,000,000.00
3. Other reserves	5,000,000,000.00
4. Remaining unappropriated profits carried forward	496,345,509.53

For the second half of 2004, the Bank had profits to be appropriated amounting to Baht 10,341,882,839.07³ When added with the remaining unappropriated profits brought forward from the prior period of Baht 496,345,509.53, the Bank had total profits to be appropriated amounting to Baht 10,838,228,348.60.

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

	Baht
1. Dividend payment	
1,908,711,239 ordinary shares at Baht 1.00 per share	1,908,711,239.00
2. Legal reserves	
- as of December 2004 (<i>according to the Articles of Association</i>)	1,000,000,000.00
- additional appropriation	4,000,000,000.00
3. Other reserves	3,500,000,000.00
4. Remaining unappropriated profits carried forward	429,517,109.60

In accordance with the Articles of Association of the Bank, the Board of Directors will submit the proposed appropriation of the profits from the results of operations for 2004 and the payment of dividends for approval by the annual general shareholders meeting.

The total dividend on ordinary shares for 2004, consisting of the interim dividend already paid and the proposed dividend to be paid to shareholders, amounts to Baht 1.75 per share.

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 337,457,203.96

² According to the terms indicated in the prospectus for the sale of Class A preferred shares cum Group 1 Subordinated Bonds which constituted a part of the issuance of the Capital Augmented Preferred Securities (CAPS) of the Bank, if the Bank declares a dividend on ordinary shares in any year, the Bank will pay a dividend on the Preferred Shares in an amount equal to the interest on Group 1 Subordinated Bonds if such interest payment has not been made when due, and the Bank will pay a further amount of Baht 1.00 per share

³ Including the transfer of unrealized increment per bank premises appraisal to retained earnings, (in accordance with Thai Accounting Standard No. 32), amounting to Baht 334,011,689.15

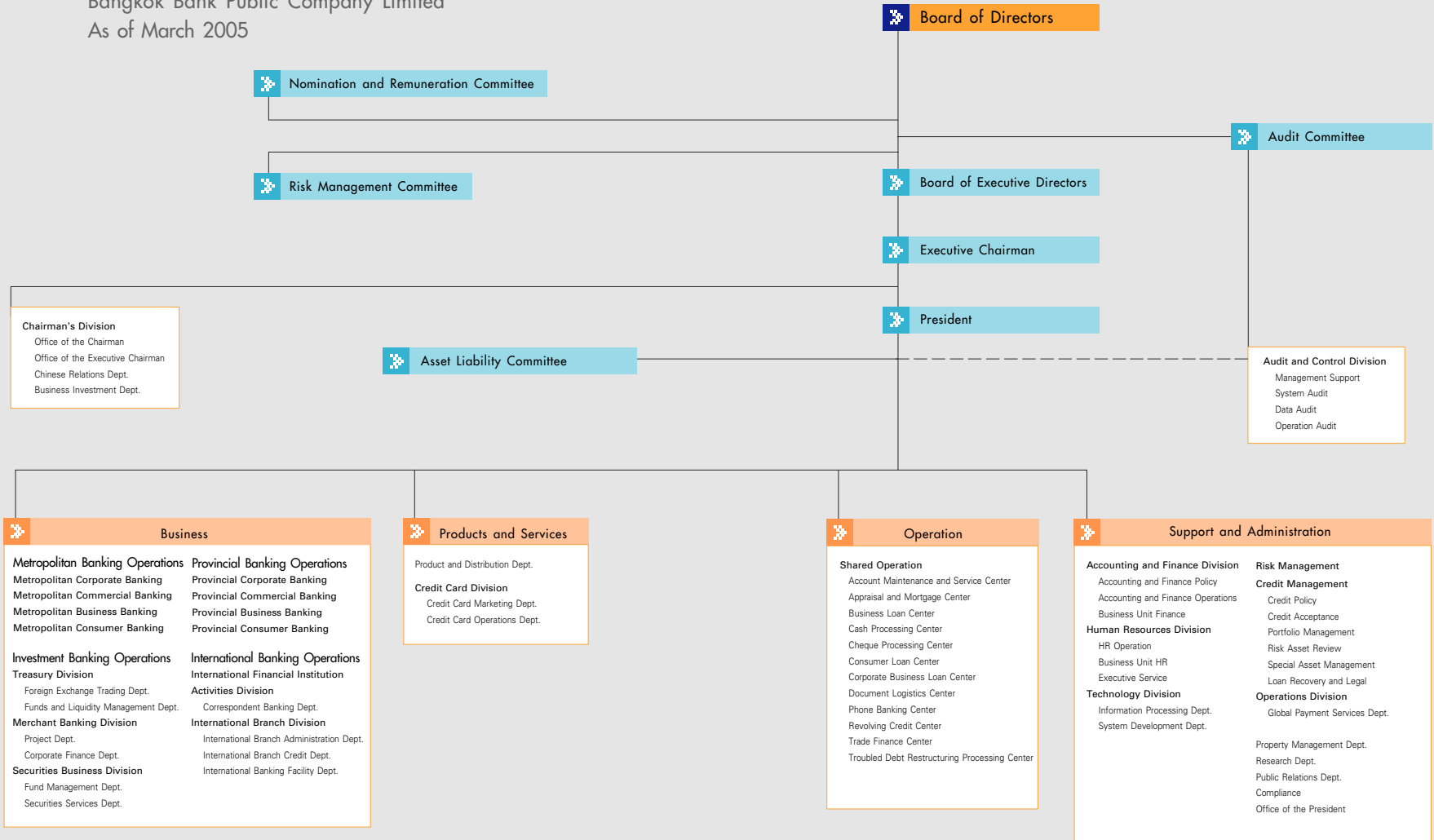
 **Ten - Year Statistical Summary**
(Excluding Subsidiaries)

	2004	2003	2002	2001		2000	1999*	1998	1997	1996	1995
For the year (million baht)											
Operating Income	66,086	68,898	66,715	72,837		84,579	92,078	132,984	154,583	132,202	118,206
Operating Expenses	48,466	57,543	60,444	66,353		103,266	149,651	185,299	146,076	101,135	89,544
Profit (loss) before tax	17,620	11,355	6,271	6,484		(18,687)	(57,573)	(52,314)	8,507	31,067	28,662
Income tax	-	-	-	-		-	-	-	4,450	10,320	8,960
Net profit (loss)	17,620	11,355	6,271	6,484		(18,687)	(57,573)	(52,314)	4,057	20,747	19,702
At year-end (million baht)											
Total assets	1,399,935	1,358,849	1,245,098	1,248,748		1,236,145	1,183,248	1,264,230	1,408,619	1,155,109	1,035,448
Cash ¹	30,456	28,240	23,784	16,018		16,125	28,599	13,003	16,377	59,115	63,618
Securities	305,752	355,751	318,162	263,291		173,939	145,260	108,533	68,649	79,384	65,115
Bills receivable ¹	242,290	184,311	153,336	125,599		148,597	186,976	219,849	290,986	296,716	266,542
Loans and overdrafts ¹											
(Net of provision for possible loan losses)	581,284	529,169	526,532	524,003		579,104	567,923	630,619	725,484	650,236	587,017
Premises and equipment	29,339	29,879	29,846	30,130		30,811	29,399	29,444	31,090	26,880	24,207
Deposits ¹	1,186,111	1,114,910	1,062,665	1,071,931		1,033,511	957,172	969,780	946,548	843,682	770,423
Shareholders' equity - net	114,966	102,229	55,502	43,197		33,957	45,348	98,369	103,294	107,536	92,954
Per share (baht)											
Operating income	34.63	46.64	45.49	49.67		57.67	62.79	101.14	154.36	132.03	118.10
Profit (loss) before tax	9.23	7.69	4.28	4.42		(12.74)	(39.26)	(39.79)	8.49	31.03	28.63
Net profit (loss)	9.23	7.69	4.28	4.42		(12.74)	(39.26)	(39.79)	4.05	20.72	19.68
Dividends ²	1.75	-	-	-		-	-	-	2.00	6.00	5.50
Book value	60.23	53.57	37.85	29.46		23.16	30.92	67.08	103.14	107.40	92.84
Number of staff	18,791	18,531	18,416	18,705		19,883	20,434	21,659	25,000	26,218	26,310
Number of shareholders	15,509	16,545	16,989	17,410		17,555	17,556	17,970	17,826	17,830	18,646
Number of branches	672	645	609	587		566	545	543	541	521	478

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

- From 1997, not including interbank and money market items.
- Dividends paid for the whole year. The dividends for 2004 include the proposed dividend for the second half of the year of Baht 1.00 per ordinary share, pending approval by the annual general shareholders' meeting.

Organization Chart
 Bangkok Bank Public Company Limited
 As of March 2005



 Board of Directors And Top Executives



1.



2.



3.



4.

1. Mr. Chatri Sophonpanich

Chairman of the Board of Directors

Signatory Director

Age 71

Educational qualifications

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

Shareholding* 0.67274%

Family connection with other directors

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

Working experiences in the past years

- 1999 – present Chairman, Asia Finance Holding Ltd., Hong Kong
- 1999 – present Director, Bangkok Entertainment Public Company Limited
- 1999 – present Chairman, Bangkok Bank Public Company Limited
- 1963 – present Director, Bangkok Bank Public Company Limited
- 1990 – 2000 Chairman, Asia Cement Public Company Limited
- 1992 – 1998 Executive Chairman, Bangkok Bank Public Company Limited

2. Mr. Kosit Panpiemras

Executive Chairman

Signatory Director

Age 61

Educational qualifications

- 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 in the past years

- 1999 – present Executive Chairman, Bangkok Bank Public Company Limited
- 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 – 1998 Director and Executive Director, Bangkok Bank Public Company Limited
- 1997 Minister, Ministry of Finance
- 1996 Minister, Ministry of Industry

3. Admiral Prachet Siridej

Chairman of the Audit Committee

Independent Director

Age 70

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 in the past years

- 2003 – present Audit Committee Chairman, Bangkok Bank Public Company Limited
- 1999 – present Independent Director, Bangkok Bank Public Company Limited
- 1999 – present Director, Bangkok Bank Public Company Limited
- 2002 – 2003 Audit Committee Member Bangkok, Bank Public Company Limited
- 2002 – 2003 Nomination Committee Member, Bangkok Bank Public Company Limited
- 1995 – 2000 Senator, Senate

4. Mr. Kovit Poshyananda

Chairman of the Nomination and Remuneration Committee

Independent Director

Age 69

Educational qualifications

- Master's and Doctorate degrees in Economics, Cornell University, USA
- Bachelor of Art (Honors) Cambridge University, UK

Shareholding* 0.00026 %

Family connection with other directors -

Working experiences in the past years

- 2004 - present Nomination and Remuneration Chairman, Bangkok Bank Public Company Limited
- 2003 – present Independent Director, Bangkok Bank Public Company Limited
- 2003 – present Director, Bangkok Bank Public Company Limited
- present Director, The National Research Council of Thailand (Economics)
- present Appeals Committee Chairman, Securities and Exchange Commission
- 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
- 1998 – 1999 Chairman and Executive Chairman, Bank Thai Public Company Limited
- 1997 – 1999 Chairman, Export-Import Bank of Thailand
- 1997 – 1998 Executive Chairman, Bangkok Metropolitan Bank Public Company Limited

1. Mr. Piti Sithi-Amnuai

Chairman of the Risk Management Committee
Executive Vice Chairman
Signatory Director
Age 71

Educational qualifications

- Advanced Management Program, Harvard Business School, USA
- Management Development Program, Asian Institute of Management, the Philippines

Shareholding* 0.012%

Family connection with other directors -

Working experiences in the past years

- 2003 – present Risk Management Committee Chairman, Bangkok Bank Public Company Limited
- 2001 – present Adviser to Management, Bangkok Bank Public Company Limited
- 1992 – present Executive Vice Chairman, Bangkok Bank Public Company Limited
- 1985 – present Director and Executive Director, Bangkok Bank Public Company Limited
- present Chairman, ADF-Rydges (Thailand) Co., Ltd.
- 1991 – 2001 Chairman, Berli Jucker Public Company Limited
- 1991 – 2001 Adviser to Directors, Bangkok Insurance Public Company Limited
- 1991 – 2001 Adviser to Directors, Bangkok Life Assurance Company Limited
- 1993 – 2000 Chairman, Asean Finance Corporation Ltd., Singapore
- 1989 – 2000 Chairman, Siam Square Tower Company Limited
- 1987 – 2000 Director (Signatory), BSL Leasing Company Limited
- 1994 – 1999 Executive Director (Signatory), BBL (Cayman) Limited

2. Mr. Chartsiri Sophonpanich

President
Signatory Director
Chairman of the Asset and Liabilities Committee
Age 45

Educational qualifications

- Master's degree in Business Administration, 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* 0.30603 %

Family connection with other directors

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

Working experiences in the past years

- 1999 – present Asset and Liability Committee Chairman, Bangkok Bank Public Company Limited
- 1994 – present President, Bangkok Bank Public Company Limited
- 1992 – present Director and Executive Director, Bangkok Bank Public Company Limited
- 2003 – present Director, National Science and Technology Development Board, National Science and Technology Development Agency, Ministry of Science and Technology
- 2002 – present Chairman, Thai Bankers' Association
- 2002 – present Director, Thai Airways International Public Company Limited
- 2001 – present Director, Thai Asset Management Corporation
- 2001 – present Director, Visa International - Asia Pacific
- 1993 – present Director, Post Publishing Public Company Limited

3. Mr. Staporn Kavitanon

Vice Chairman of the Board of Directors
Nomination and Remuneration Committee Member
Age 64

Educational qualifications

- 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 in the past years

- 2003 – present Nomination and Remuneration Committee Member, Bangkok Bank Public Company Limited
- 2001 – present Adviser to Management, Bangkok Bank Public Company Limited
- 1999 – present Vice Chairman, Bangkok Bank Public Company Limited
- 1995 – present Adviser to Executive Board, Bangkok Bank Public Company Limited
- 1994 – present Director, Bangkok Bank Public Company Limited
- present Director, Amata Corporation Public Company Limited
- present Director, Berli Jucker Public Company Limited
- present Director and Honorary Chairman, Kang Yong Electric Public Company Limited
- present Executive Chairman, Thammasat Chalermprakiet Hospital
- present Adviser, The Thammasat Economic Association
- present Chairman, Thai-Japanese Association
- present Chairman, Thai-American Association
- present Honorary Adviser, Federation of Thai Industries 2002-2004
- 2002 – 2003 Nomination Committee Chairman, Bangkok Bank Public Company Limited
- 1991 – 2001 Secretary General, Board of Investment
- 1991 – 2000 Senator, Senate

4. Mr. Damrong Krishnamara

Director
Independent Director
Age 75

Educational qualifications

- Directors' Certification Program training course, Thai Institute of Directors Association (IOD)
- Senior Managers Program, Harvard Business School, Switzerland
- Advance Management Program, Singapore Institute of Management, Singapore
- Diploma of Advanced Accounting, Thammasat University

Shareholding* 0.00562 %

Family connection with other directors -

Working experiences in the past years

- 1999 – present Independent Director, Bangkok Bank Public Company Limited
- 1971 – present Director, Bangkok Bank Public Company Limited
- 1991 – present Adviser to the Board, Bangkok Life Assurance Company Limited
- 1991 – present Adviser to the Board, Bangkok Insurance Public Company Limited
- 2003 – 2004 Nomination and Remuneration Committee Chairman, Bangkok Bank Public Company Limited
- 1999 – 2002 Audit Committee Chairman, Bangkok Bank Public Company Limited
- 1992 – 1998 Executive Vice Chairman, Bangkok Bank Public Company Limited
- 1992 – 1999 Director (Signatory), Bangkok Banker Institute Company Limited
- 1982 – 1998 Director and Executive Director, Padaeng Industry Public Company Limited



1.



2.



3.



4.



1.



2.



3.



4.



5.

1. Mr. Vira Ramyarupa

Director and Secretary to the Board of Directors

Age 86

Educational qualifications

- Bachelor's degree in Law, Thammasat University
- Honorary Doctorate degree in Business Administration, Majoring in General Administration, Sripatum University

Shareholding* 0.01136 %

Family connection with other directors -

Working experiences in the past years

- 1971 – present Director, Bangkok Bank Public Company Limited
- 2003 – present Vice President, The Buddhist Association of Thailand Under Royal Patronage
- 1999 – present Director and Treasurer, The Neurological Research Foundation Under Royal Patronage
- 1975 – present Chairman, Nitikit co., Limited
- 1946 – present Director, The Ubon Rice Commercial co., Limited
- present Chairman, Sripatum University Foundation
- present University Council Member, Sripatum University
- present Director and Treasurer, Statesman General Prem Tinsulanonda Foundation

2. Mr. Charn Sophonpanich

Risk Management Committee Member

Signatory Director

Age 63

Educational qualifications

- Master's degree 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 in the past years

- 2003 – present Risk Management Committee Member, Bangkok Bank Public Company Limited
- 1980 – present Director, Bangkok Bank Public Company Limited
- present Director (Signatory), C.R. Holding Company Limited
- present Director (Signatory), Watanasophonpanich Company Limited

3. Mr. Amorn Chandarasomboon

Risk Management Committee Member

Nomination and Remuneration Committee Member

Signatory Director

Age 74

Educational qualifications

- Doctorate degree in International Law, Paris University, France

Shareholding* 0.00392 %

Family connection with other directors -

Working experiences in the past years

- 2003 – present Risk Management Committee Member, Bangkok Bank Public Company Limited
- 1990 – present Executive Director, Bangkok Bank Public Company Limited
- 1988 – present Director, Bangkok Bank Public Company Limited
- present Director, Saha Union Public Company Limited
- present Director, Union Textile Industries Public Company Limited

4. Mr. Deja Tulananda

Senior Executive Vice President

Signatory Director

Age 70

Educational qualifications

- Bachelor's degree in Economics, University, UK
- Executive Programs, Penn State University, USA

Shareholding* 0.00506 %

Family connection with other directors -

Working experiences in the past years

- 1992 – present Senior Executive Vice President, Bangkok Bank Public Company Limited
- 1991 – present Director and Executive Director, Bangkok Bank Public Company Limited
- present Director, Furugawa Metal (Thailand) Public Company Limited
- present Director, City Realty Company Limited
- present Adviser, Bangkok Life Assurance Company Limited
- present Director, CVD Entertainment Public Company Limited

5. Mr. Thamnoon Laukaikul

Senior Executive Vice President

Signatory Director

Age 71

Educational qualifications

- High Vocational Certificate, Pranakorn Commercial College

Shareholding* 0.00293 %

Family connection with other directors -

Working experiences in the past years

- 1993 – present Director and Executive Director, Bangkok Bank Public Company Limited
- present Senior Executive Vice President, Bangkok Bank Public Company Limited
- present Chairman, Bualuang Finance Company Limited
- present Adviser, Bangkok Life Assurance Company Limited

1. Mr. Teera Aphaiwongse

Senior Executive Vice President
Signatory Director
Vice Chairman of the Asset and Liabilities Committee
Age 58

Educational qualifications

- Master's degree in Engineering (Computer), University of New South Wales, Australia

Shareholding* 0.000%

Family connection with other directors -

Working experiences in the past years

- 1999 – present Asset and Liability Committee Vice Chairman, Bangkok Bank Public Company Limited
- 1998 – present Director and Executive Director, Bangkok Bank Public Company Limited
- present Senior Executive Vice President, Bangkok Bank Public Company Limited
- present Executive Vice Chairman (Signatory), Technology and Software Solution Company Limited
- present Executive Vice Chairman (Signatory), Processing Center Company Limited
- present Director, BBL (Cayman) Limited
- present Chairman, Sub-committee on National Payments Cooperation, Bank of Thailand

2. Mr. Kanueng Luchai

Audit Committee Member
Independent Director
Age 81

Educational qualifications

- Bachelor's and Master's degrees in Law, Cambridge University, UK
- Barrister's Certificate, UK
- Bachelor's degree in Law, Thammasat University

Shareholding* 0.000%

Family connection with other directors -

Working experiences in the past years

- 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
- 1979 – present Legal Adviser, Bangkok Bank Public Company Limited
- 1990 – present Audit Committee Chairman, Thailand Iron Work 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, University Council, Thammasat University Council
- present President of the University Council, Suranaree University of Technology, Nakhon Ratchasima
- present Legal Adviser, Interlife John Hancock Assurance Public Company Limited
- 1990 – present Director, Kanung & Partners Law Offices Company Limited

3. Mr. Prasong Uthaisangchai

Senior Executive Vice President
Signatory Director
Age 58

Educational qualifications

- Diploma of Business Studies,
- Norwood Technology College, UK

Shareholding* 0.010%

Family connection with other directors -

Working experiences in the past years

- 1999 – present Director and Executive Director, Bangkok Bank Public Company Limited
- 1999 – present Senior Executive Vice President, Bangkok Bank Public Company Limited
- 1994 – present Director, Bangkok Bank Berhad
- present Adviser, Bangkok UFJ Company Limited
- present Adviser, Thai-Japanese Association
- present Adviser, Taiwan Committee
- 1998 – 1999 Senior Executive Vice President and Director of International Banking Operations, Bangkok Bank Public Company Limited

4. M.C. Mongkolchaleam Yugala

Audit Committee Member
Independent Director
Age 68

Educational qualifications

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

Shareholding* 0.00124 %

Family connection with other directors -

Working experiences in the past years

- 2003 – present Independent Director, Bangkok Bank Public Company Limited
- 2003 – present Audit Committee 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
- 1995 – 1999 Manager, Metropolitan Branch Group, Bangkok Bank Public Company Limited

5. Mr. Singh Tangtatswas

Director
Executive Director
Age 63

Educational qualifications

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

Shareholding* 0.00325%

Family connection with other directors -

Working experiences in the past years

- 2004 – present Director, 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 CEO, Krung Thai Bank Public Company Limited
- 1996 – 1999 President, The Stock Exchange of Thailand

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



1.



2.



3.



4.



5.



1.



2.



3.



4.



5.



6.



7.



8.



9.



10.

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. Sathit Uthaisri

Group Executive Vice President, Chairman's Division

- Executive Vice President, Executive Chairman's Division
- Executive Vice President, Administration Division
- Senior Vice President, Administration Division

4. Sangsawang Mallikamas (Mrs.)

Executive Vice President in charge, Light Industry

- Executive Vice President, Domestic Conglomerate Lending Group I
- Senior Vice President, Corporate Lending Group I

5. Ladavan Tanatanit (Mrs.)

Executive Vice President in charge, Property Development

- Senior Vice President, Corporate Lending Group II

6. Apichart Ramyarupa

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

7. 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

8. Banlue Chantadisai

Executive Vice President, Investment Banking Operations
Asset Liability Committee Member

- Managing Director, Asia Credit Limited
- General Manager, Singapore Branch

9. Bunyaraks Ninsananda

Executive Vice President & Manager, Research Department

- Executive Vice President & Manager (Acting), Corporate Plans Department
- Executive Vice President, Director for Metropolitan Retail Banking Group
- Senior Vice President & Manager, Corporate Plans Development

10. Thira Tayanganon

Executive Vice President in charge, Conglomerate I and Trading

- Executive Vice President, Services Group
- Senior Vice President, Services and Domestic Trading Lending Group and Trading Lending Group
- Senior Vice President, Trading Group

1. 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

2. Piyada Sucharitkul (Miss)

Executive Vice President, International Legal Group,

Office of the President

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

3. 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

4. Chartchai Srirussamee

Executive Vice President, Director for Provincial Retail Banking Group

Asset Liability Committee Member

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

5. Piyapan Tayanithi

Executive Vice President & Manager, Audit & Control Division

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

6. 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

7. Panit Dunnvatanachit

Executive Vice President, Heavy Industries Group

- Senior Vice President, Heavy Industries Lending Group

8. Khanit Khongtanarat

Executive Vice President in charge, Chemical and Petrochemical

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

9. 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

10. 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



1.



2.



3.



4.



5.



6.



7.



8.



9.



10.



1.



2.



3.



4.



5.



6.



7.



8.



9.



10.



11.

1. Suteera Sripaibulya (Miss)

Executive Vice President, Technology Division

- Senior Vice President & Manager, System Development Department

2. Krip Rojanastien

Executive Vice President, Office of the President

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

3. Khemaphat Visudharomn

Executive Vice President & Manager, Metropolitan Branch Administration Department

- Senior Vice President & Manager, Metropolitan Branch Administration Department

4. Virasak Suthanthavibul

Executive Vice President, Director for Metropolitan Commercial Banking

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

5. Taweechai Amornprasertsri

Executive Vice President, Director for Metropolitan Business Banking

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

6. Kajornvut Tayanukorn

Executive Vice President, Technology Division

- Senior Vice President & Manager, System Development Department

7. 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

8. Bordin Unakul

Executive Vice President & Manager, Securities Business Division

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

9. Nitayaporn Thansathit (Mrs.)

Executive Vice President, Director for Provincial Retail Banking Group

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

10. Saowanee Siripat (Mrs.)

Executive Vice President & Manager, Human Resources Division

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

11. Songkram Sakulphramana

Executive Vice President and Manager, Legal Department

- Senior Vice President and Manager, Legal Department

1. Hitoshi Ozawa

Executive Vice President, Japan Desk

- Managing Director, Bangkok UFJ Co., Ltd.

2. Pricha Sethapakdi

Executive Vice President, Credit Management

- Assistant Professor of Finance, University of Houston, USA.
- Senior Researcher-Commodity Trading Adviser/Managed Futures, USA.

3. Wallapa Klinpratoon (Mrs.)

Executive Vice President & Manager, Correspondence Banking Department

- Senior Vice President & Manager, Correspondence Banking Department.

4. Manusiri Kanchanachaya

Executive Vice President in charge, Construction

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

5. Jitwatana Jaruwatanachai (Mrs.)

Executive Vice President in charge, Multinational

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

6. 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

7. Thaweesak Thanadsang

Executive Vice President, Special Asset Management

- Senior Vice President, SAM-Corporate-Metropolitan
- Senior Vice President, Provincial Wholesale Banking Group

8. Vanvilai Swongram (Mrs.)

Executive Vice President in charge, Automobile and Heavy Equipment

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

9. Bhakorn Vanuptikul

Executive Vice President & Manager, Property Management Development

- Senior Vice President & Manager, Property Management Department

10. Ian Guy Gillard

Executive Vice President, Officer of the President

- SVP Office of the President

11. Karen Elizabeth Campbell (Mrs.)

Executive Vice President, Product and Distribution Department

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



1.



2.



3.



4.



5.



6.



7.



8.



9.



10.



11.



Board of Directors and Executive Officers

Board of Directors

Chairman :

Chatri Sophonpanich

Vice Chairman :

Staporn Kavitanon

Directors :

Damrong Krishnamara

Kosit Panpiemras

Piti Sithi-Amnuai

Chartsiri Sophonpanich

Charn Sophonpanich

Amorn Chandarasomboon

Deja Tulananda

Thamnoon Laukaikul

Teera Aphaiwongse

Admiral Prachet Siridej

Prasong Uthaisangchai

Kanueng Luchai

M.C. Mongkolchaleam Yugala

Kovit Poshyananda

Singh Tangtatswas

Director and Secretary :

Vira Ramyarupa

Audit Committee

Chairman :

Admiral Prachet Siridej

Members :

Kanueng Luchai

M.C. Mongkolchaleam Yugala

Secretary :

Pornthep Kidsanayothin

Nomination and Remuneration Committee

Chairman :

Kovit Poshyananda

Members :

Staporn Kavitanon

Amorn Chandarasomboon

Risk Management Committee

Chairman :

Piti Sithi-Amnuai

Members :

Amorn Chandarasomboon

Charn Sophonpanich

Suvarn Thansathit

Member and Secretary :

Ayuth Krishnamara

Board of Executive Directors

Advisers :

Chatri Sophonpanich

Staporn Kavitanon

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

Asset Liability Committee

Chairman :

Chartsiri Sophonpanich

Vice Chairman :

Teera Aphaiwongse

Members :

Suvarn Thansathit

Chansak Fuangfu

Banlue Chantadisai

Boonsong Bunyasaranand

Ayuth Krishnamara

Chartchai Srirussamee

Ruchanee Nopmuang (Mrs.)

Weerakit Daraphong

Kulathida Sivayathorn (Mrs.)

Lindsay Pyne

Audit and Control Division

Executive Vice President & Manager :

Piyapan Tayanithi

Management Support

Vice President in Charge :

Malinee Siriyothin (Mrs.)

System Audit

Vice President in Charge :

Prasong Sanguansapthawee

Data Audit

-

Operation Audit

Senior Vice President in Charge :

Soempong Pitakwatchara

Chairman's Division

Group Executive Vice President :

Sathit Uthaisri

Senior Vice President :

Sorasakdi Simanontapriya

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 Operations

Senior Executive Vice President &

Chairman :

Deja Tulananda

Office of the Chairman, Metropolitan

Banking

Senior Vice President :

Amnuay Lilaonitkul

Senior Vice President in Charge of SMEs :

Pansak Leelawankulsiri

Metropolitan Branch Administration Department

Executive Vice President & Manager :
Khemaphat Visudharomn
Senior Vice President :
Sophit Lerdchanapornchai (Mrs.)

Metropolitan Corporate Banking

Senior Executive Vice President & Director :
Chansak Fuangfu
Vice President :
Yoichi Takigawa

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 Khongthanasat

Conglomerate I

Executive Vice President in Charge :
Thira Tayanganon
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

Light Industry

Executive Vice President in Charge :
Sangsawang Mallikamas (Mrs.)
Vice President & Credit Manager :
Nuwat Piboonsirisombat

Metropolitan I

Senior Vice President in Charge :
Vira Suravilas
Senior Vice President & Credit Manager :
Santi Ittivameethum

Metropolitan II

Senior Vice President in Charge :
Wannarat Tayjasanant (Mrs.)

Multinational

Executive Vice President in Charge :
Jitwatana Jaruwatanachai (Mrs.)
Vice President & Credit Manager :
Pongsak Larptempiem

Property Development

Executive Vice President in Charge :
Ladavan Tanatanit (Mrs.)

Services and Financial Institution

Executive Vice President in Charge :
Yaowadee Nakhata (Mrs.)

Sugar Industry

Vice President in Charge :
Sutthirat Pacheerat (Miss)

Trading

Executive Vice President in Charge :
Thira Tayanganon

Metropolitan Commercial Banking

Executive Vice President & Director :
Virasak Sutanthavibul
Vice President :
Sutthipong Charusorn
Vice President & Credit Manager :
Lertchai Sriwonyong

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 President & Credit Manager :
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
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

Assistant Vice President & Manager :
Supreya Isarasak Na Ayuthaya (Mrs.)

Third Regional-Metropolitan Area

Vice President & Manager :
Suvanlee Sombatsiri (Mrs.)

Fourth Regional-Metropolitan Area

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 Operations

Senior Executive Vice President & Chairman :
Thamnoon Laukaikul

Office of the Chairman, Provincial Banking

Vice President :
Kingpetch Srisantisook

Provincial Branch Administration Department

Vice Presidents :
Damrongsak Kouythong
Pornsak Songtaweessin

Provincial Corporate Banking

Executive Vice President & Director :
Apichart Ramyarupa

Provincial Commercial Banking

Vice Presidents & Credit Managers :
Koosol Mongkolkul
Chaiwat Laohaviriyant
Than Siripokee

Region I

Vice President & Manager :
Somphop Wiangwang

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.)

Region I

Vice President & Manager :
Tosak Ploypanich

Region II

Vice President & Manager :
Husdin Rasmepetchsophon

Region III

Vice President & Manager :
Ronnarong Na Songkhla

Provincial Consumer Banking

Executive Vice President & Director :
Chartchai Srirussamee
Senior Vice Presidents – Network Management :
Sakda Areerat
Sumet Wesmanas

Northern Regional - Provincial Area

Assistant Vice President & Manager :
Alongkorn Kunanukulwattana

Central Regional I-Provincial Area

Vice President & Manager :
Jirasak Laosiriphaisan

Central Regional II-Provincial Area

Assistant Vice President & Manager :
Prayoot Yuenvong

Northeastern Regional I-Provincial Area Securities Services Department

Senior Vice President & Manager :
Chirawut Khananukhroh
Vice President & Manager :
Jaroungpon Hoonsiri (Miss)

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

Investment Banking Operations

Executive Vice president :
Banlue Chantadisai

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

International Banking Operations

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

International Financial Institution Activities Division

Correspondent Banking Department

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

International Branch Division

International Branch Credit Department

Senior Vice Presidents :
Jui Meng Ng
Kanchana Kongvananon (Miss)
Vice Presidents :
Selamat Gozali
Somchoke Worakunpisit

International Branch Administration Department

-

International Banking Facility Department

-

Overseas Branch Managers

Senior Vice President & CEO, Bangkok Bank Berhad :
Saksith Tejasakulsin
Senior Vice President & General Manager, Hong Kong Branch :
Phaithul Tejasakulsin
Senior Vice President & Operations Manager, Hong Kong Branch :
Pramote Rojtanongchai
Senior Vice President & General Manager, Jakarta Branch
Chalit Tayjasananat

Senior Vice President &
General Manager-Japan :
Thawee Phuangkitkeow
Senior Vice President & Manager,
London Branch :
Parnsak Pruksakit
Senior Vice President & Manager,
Manila Branch :
Prasarn Tuntasood
Senior Vice President & General
Manager,
Shanghai Branch :
Pramoj U-nontakarn
Senior Vice President & General
Manager, Singapore Branch :
Torphong Charungcharoenvej
Senior Vice President & General
Manager-Vietnam :
Wittaya Supatanakul
Vice President & Manager,
Vientiane Branch :
Thewakun Chanakun

Product and Distribution Department

Executive Vice President :
Karen Elizabeth Campbell (Mrs.)
Senior Vice President :
Lalina Cherdboonmuang (Mrs.)
Vice President :
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

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

Phone Banking Center

Senior Vice President & Manager :
M.L. Aurapan Punyashthiti (Mrs.)

Revolving Credit Center

Senior Vice President & Manager :
Phulperm Piya-Anant

Trade Finance Center

Senior Vice President & Manager :
Vanaporn Covavisaruch (Miss)
Vice President :
Chairat Udomnit

Troubled Debt Restructuring

Processing Center

Vice President & Manager :
Sarniti Thattamongchai

Accounting and Finance Division

Executive Vice President & Manager :
Kulathida Sivayathorn (Mrs.)
Vice President :
Trongsak Udarasak

Financial Accounting

Senior Vice President & Manager :
Phannarai Piyachinawan (Miss)
Vice President :
Benjaporn Pirsuwanna (Mrs.)
Jirayu Khoompeeti (Miss)
Voraluck Banduwong

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 - Business Unit HR :
Sivaporn Pusayanond (Mrs.)
Senior Vice President - HR Operation :
Tosak Chongkeutrakul
Vice President - Performance
Management
Chailai Theeranartsin (Mrs.)

Technology Division

Executive Vice Presidents :
Suteera Sripaibulya (Miss)
Kajornvut Tayanukorn
Senior Vice Presidents & Managers :
Kukkong Ruckphaopunt
Pipat Eamsherangkoon
Vice Presidents & Managers :
Agamai Srimahasarn
Sumit Damrongrat
Sunee Mahatdejkul (Miss)

System Development Department

-

Information Processing Department

Senior Vice President & Manager :
Supote Metheeworapote

Risk Management

Executive Vice President in Charge:
Ayuth Krishnamara
Senior Vice President :
Maleewan Phongsathorn (Miss)

Credit Management

Senior Executive Vice President in Charge (Chief Credit Officer):
Suvam Thansatkit
Executive Vice President :
Pricha Sethapakdi

Credit Policies and Procedures

Senior Vice President :
Taratorn Premsoontorn

Credit Acceptance

Executive Vice President in Charge :
Rushda Theeratharathorn (Miss)

Portfolio Management

-

Risk Asset Review

Executive Vice President in Charge :
Ayuth Krishnamara
Senior Vice Presidents :
Pornthep Kidsanayothin
Preecha Tiangmongkol
Vice Presidents :
Chutima Kitthamngong (Mrs.)
Tiparat Techanitisawad (Miss)

Special Asset Management

Senior Executive Vice President & Director :
Suvam Thansathit
Executive Vice President & Director :
Surapong Winyawonk
Executive Vice President :
Thaweesak Thanadsang
Senior Vice President :
Malee Sintharapantorn (Mrs.)

SAM-Corporate-Metropolitan

Senior Vice Presidents :
Chaiyong Ratanacharoensiri
Narit Piyawatin (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 President :
Chutharat Chamsri (Miss)
Vice Presidents :
Anurak Suteethorn
Wiwat Suk-Aphinya

SAM-Provincial

Senior Vice Presidents :
Rattanachai Waraviriyapong
Suradej Srakaew
Wichian Methawath
Vanida Udomsrirungruang (Miss)
Vice Presidents :
Krisada Thawinkaew
Somchart Limpanuphap
Wilawan Sutthibutr (Mrs.)

Loan Recovery and Legal

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 :
Songkram Sakulphramana
Senior Vice President :
Dhajjai Subhapholsiri
Vice President :
Watchara Karnchanawirote

Bank Property Department

Vice President & Manager :
Krongthong Karunyanaratorn (Miss)

Operations Division

Global Payment Services Department

Senior Vice President :
Thanit Sirichote

Property Management Department

Executive Vice President & Manager :
Bhakorn Vanuptikul

Research Department

Executive Vice President & Manager :
Bunyaraks Ninsananda

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
Senior Vice President & Manager :
Chaiyarit Anuchitworawong
Senior Vice Presidents :
Dulprasert Barose
Karun Asawachatroj
Nakin Wongvasu
Nuanjira Vishienchan (Miss)
Weerakit Daraphong
Vice Presidents :
Pattamavadee Virangkur (Mrs.)
Thanma Malakul
Vetit Assawamangcla



Report of the Board of Directors

To Shareholders,

The Board of Directors has appointed the Audit Committee which comprises 3 independent directors and is charged with the responsibility of reviewing the financial reports, the internal control system and the internal audit system of the Bank. The Audit Committee has expressed its opinions with regard to the stated matters in the Report of the Audit Committee which is presented in the annual report.

The Board of Directors is of the opinion that the financial statements of Bangkok Bank Public Company Limited and the consolidated financial statements of the Bank and its subsidiaries including the financial information, for the year ended December 31, 2004, as presented in the annual report, are prepared in conformity with the generally accepted accounting principles, and the disclosures in the notes to the financial statements are adequate.

Furthermore, the internal control system of the Bank is adequate and appropriate, thus providing additional assurance that the said financial statements for the year ended December 31, 2004 are reasonably reliable.

(Chatri Sophonpanich)

Chairman of the Board of Directors

February 25, 2005



Report of the Audit Committee

To Shareholders,

The Audit Committee comprises three members, all of whom are independent directors. The incumbent Audit Committee was appointed by the Board of Directors on October 17, 2003 to succeed the previous Audit Committee. The Committee assumed its duties immediately and completed its tenure on November 4, 2004. The Board of Directors then reappointed the Committee for another two years to complete its tenure on November 4, 2006. In 2004, the Audit Committee held ten meetings with the participation of the management and internal auditors, to exchange views and opinions, to examine the effectiveness of the Bank's internal controls, as well as to scrutinize the audit plan and perform other duties assigned by the Board of Directors. The independent auditors also participated in some of those meetings. 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, 2004 and is of the opinion that these financial statements are in conformity with the generally accepted accounting principles, and in line with the report of the independent certified public accountants submitted to the Board of Directors and shareholders. The financial statements disclose sufficient information and are consistent with the information received by the Audit Committee. The presentation of the financial statements has been adjusted to conform to the format prescribed by the authorities.

The Audit Committee is confident that the Bank's existing internal controls are appropriate and sufficient, continually refined, and have been regularly reviewed by the Audit Committee in conjunction with the independent certified public accountants, internal auditors and the management. The Bank's internal controls are also regularly assessed 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 Miss Chongchit Leekbhai and/or Mr. Permsak Jerajakwattana of Deloitte Touche Tohmatsu Jaiyos to be the Bank's auditors along with their remuneration, and has submitted this proposal together with its opinions and recommendations to the Board of Directors. The nomination and remuneration of these auditors will be proposed to the shareholders' meeting for approval.

Throughout 2004, the Audit Committee has performed its duties carefully and independently, and has been forthcoming in expressing its opinions. It has not encountered any difficulty in obtaining information, resources and cooperation from the Bank.

(Prachet Siridej)

Chairman of the Audit Committee

February 22, 2005



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. Appointed by a resolution of the Board of Directors at a meeting on February 26, 2004, the incumbent Committee immediately assumed the duties of the previous Committee and will complete its tenure on November 6, 2005. Between January and February 2004, a meeting was held by the outgoing committee, and between March and December 2004 the current Committee held three meetings. At these meetings, the committees performed the duties of selecting and nominating persons with appropriate qualifications to be members of the Board of Directors, members of the top management from the level of Senior Executive Vice President upwards, and also members of the various sub-committees who are directly assigned their duties and responsibilities 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 the level of Senior Executive Vice President upwards.

In nominating members of the Board of Directors and the top management from the level of Senior Executive Vice President upwards, the Committee takes into consideration the individuals' specific qualifications, knowledge, abilities, skills, expertise and experience, in addition to their qualities of leadership and vision. In nominating members of the Board of Directors, the Committee also ensures that the structure and composition of the Board is well balanced.

The Committee additionally has the duty of determining remuneration for the members of the Board of Directors and top management commensurate with the duties and responsibilities assigned to, and related risks assumed by the individuals; while taking into consideration the Bank's performance, economic situation and the business environment.

As of December 31, 2004, the Board of Directors comprised five 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, which is appropriate and in line with the principles of good corporate governance. The remuneration for the directors and the 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 2004'. 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 18, 2005

Bangkok Bank Public Company Limited and Subsidiaries
 As at December 31,



Balance Sheets

Financial Statements

Bangkok Bank Public Company Limited and Subsidiaries

CONSOLIDATED FINANCIAL STATEMENTS

	2004	2003	2004
ASSETS			
CASH			
INTERBANK AND MONEY MARKET			
Domestic securities			
Foreign securities			
Loans			
Other assets			
LIABILITIES AND EQUITY			
Deposits			
Other liabilities			
Shareholders' equity			



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 sheet of Bangkok Bank Public Company Limited and subsidiaries and the balance sheet of Bangkok Bank Public Company Limited as at December 31, 2004, and the related consolidated and the Bank's statements of income, changes in shareholders' equity and cash flows for the year 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 audit. The consolidated and the Bank's financial statements for the year ended December 31, 2003, have been audited, in accordance with generally accepted auditing standards, by another auditor of the same firm whose report thereon dated February 17, 2004 expressed an unqualified opinion.

We conducted our audit 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 audit provides 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 subsidiaries and of Bangkok Bank Public Company Limited as at December 31, 2004, and the results of operations and the cash flows for the year then ended, in conformity with generally accepted accounting principles.

Niti Jungnitnirundr


Certified Public Accountant (Thailand)

Registration No. 3809

DELOITTE TOUCHE TOHMATSU JAIYOS

BANGKOK

February 21, 2005



Balance Sheets

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
ASSETS				
CASH	30,553,309,059	28,379,322,953	30,455,876,023	28,239,949,393
INTERBANK AND MONEY MARKET ITEMS (Note 4.2)				
Domestic items				
Interest bearing	10,356,895,199	6,856,415,362	9,919,232,164	6,443,362,042
Non-interest bearing	6,965,053,819	4,593,347,616	6,890,925,235	4,190,202,246
Foreign items				
Interest bearing	114,002,275,042	85,408,892,998	112,548,626,778	93,490,484,615
Non-interest bearing	273,290,942	9,473,172,623	49,169,127	9,233,566,232
Total interbank and money market items, net	131,597,515,002	106,331,828,599	129,407,953,304	113,357,615,135
SECURITIES PURCHASED UNDER RESALE AGREEMENTS (Note 4.3)	32,340,000,000	77,174,000,000	32,030,000,000	77,094,000,000
INVESTMENTS (Notes 3.4 and 4.4)				
Current investments, net	135,299,551,273	94,840,510,022	134,685,500,555	91,147,498,987
Long-term investments, net	163,766,142,517	256,903,798,067	162,142,701,414	254,902,151,721
Investments in subsidiaries and associated companies, net	2,148,254,718	2,594,718,345	8,923,574,517	9,701,794,563
Total investments, net	301,213,948,508	354,339,026,434	305,751,776,486	355,751,445,271
LOANS AND ACCRUED INTEREST RECEIVABLE				
Loans (Notes 3.5 and 4.5)	934,433,995,953	851,900,485,553	932,940,377,735	848,858,840,522
Accrued interest receivable	1,221,789,929	1,046,767,283	1,202,111,540	1,032,342,856
Total loans and accrued interest receivable	935,655,785,882	852,947,252,836	934,142,489,275	849,891,183,378
Less Allowance for doubtful accounts (Notes 3.6 and 4.6)	(92,063,630,755)	(124,589,950,488)	(91,686,041,459)	(124,032,406,197)
Less Revaluation allowance for debt restructuring (Note 4.7)	(17,679,900,939)	(11,346,546,650)	(17,679,900,939)	(11,346,546,650)
Total loans and accrued interest receivable, net	825,912,254,188	717,010,755,698	824,776,546,877	714,512,230,531
PROPERTIES FORECLOSED, NET (Notes 3.8 and 4.8)	39,267,439,468	33,694,639,710	32,077,907,961	26,007,863,872
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	880,659,148	1,139,411,676	880,659,148	1,139,411,676
PREMISES AND EQUIPMENT, NET (Notes 3.9 and 4.9)	29,516,333,979	30,040,510,356	29,339,151,357	29,878,803,771
ACCRUED INTEREST RECEIVABLE FROM INVESTMENTS	1,913,360,726	3,593,022,260	1,882,438,825	3,473,159,390
LEASEHOLDS, NET (Note 3.11)	2,228,232,127	2,455,477,605	2,219,892,746	2,437,412,335
OTHER ASSETS, NET	11,924,409,011	9,180,935,067	11,112,801,155	6,957,086,612
TOTAL ASSETS	1,407,347,461,216	1,363,338,930,358	1,399,935,003,882	1,358,848,977,986

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


Balance Sheets (Continued)

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
LIABILITIES AND SHAREHOLDERS' EQUITY				
DEPOSITS (Note 4.10)				
Deposits in Baht	1,107,288,398,701	1,033,865,432,953	1,104,336,705,931	1,031,472,700,477
Deposits in foreign currencies	88,078,065,768	89,428,679,495	81,774,747,277	83,437,197,529
Total deposits	1,195,366,464,469	1,123,294,112,448	1,186,111,453,208	1,114,909,898,006
INTERBANK AND MONEY MARKET ITEMS (Note 4.11)				
Domestic items				
Interest bearing	4,362,185,387	4,633,198,105	4,295,685,387	4,374,698,105
Non-interest bearing	9,031,983,015	5,892,161,014	9,160,908,873	5,967,043,259
Foreign items				
Interest bearing	3,450,547,644	19,324,061,516	3,383,129,384	26,017,960,566
Non-interest bearing	16,247,304,793	1,751,165,252	16,330,091,892	1,806,581,117
Total interbank and money market items, net	33,092,020,839	31,600,585,887	33,169,815,536	38,166,283,047
LIABILITIES PAYABLE ON DEMAND	4,330,972,608	6,955,201,378	4,036,962,120	6,743,281,614
BORROWINGS (Note 4.12)				
Short-term borrowings	1,088,810,065	13,931,054,772	1,088,810,065	13,931,054,772
Long-term borrowings	24,176,128,656	29,195,222,803	24,176,128,656	29,195,222,803
Total borrowings	25,264,938,721	43,126,277,575	25,264,938,721	43,126,277,575
SUBORDINATED DEBENTURES CUM				
PREFERRED SHARES (Note 4.18)	13,164,183,450	34,496,550,000	13,164,183,450	34,496,550,000
BANK'S LIABILITIES UNDER ACCEPTANCES	880,659,148	1,139,411,676	880,659,148	1,139,411,676
INTER ACCOUNT BALANCE, NET	5,294,391,733	4,627,416,784	5,252,611,204	4,599,454,540
OTHER LIABILITIES	14,702,930,370	15,609,350,844	17,088,476,649	13,439,292,290
TOTAL LIABILITIES	1,292,096,561,338	1,260,848,906,592	1,284,969,100,036	1,256,620,448,748


Balance Sheets (Continued)

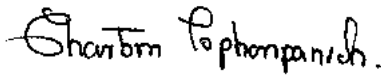
Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
LIABILITIES AND SHAREHOLDERS' EQUITY				
(Continued)				
SHAREHOLDERS' EQUITY				
SHARE CAPITAL (Note 4.19)				
Registered share capital				
3,998,000,000 ordinary shares of Baht 10 each	39,980,000,000	39,980,000,000	39,980,000,000	39,980,000,000
2,000,000 preferred shares of Baht 10 each	20,000,000	20,000,000	20,000,000	20,000,000
Issued and paid-up share capital				
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	1,316,550	-	1,316,550	-
1,908,497,894 ordinary shares of Baht 10 each	-	19,084,978,940	-	19,084,978,940
345,000 preferred shares of Baht 10 each (Notes 4.18 and 4.19)	-	3,450,000	-	3,450,000
PREMIUM ON ORDINARY SHARE CAPITAL (Note 4.23)	56,346,232,013	82,121,708,352	56,346,232,013	82,121,708,352
UNREALIZED INCREMENT PER LAND				
APPRAISAL (Note 3.9)	10,200,890,371	10,200,890,371	10,200,890,371	10,200,890,371
UNREALIZED INCREMENT PER PREMISES				
APPRAISAL (Note 3.9)	4,315,536,246	4,987,005,139	4,315,536,246	4,987,005,139
FOREIGN EXCHANGE ADJUSTMENT	592,347,081	676,451,457	592,347,081	676,451,457
UNREALIZED GAINS ON INVESTMENT				
(Note 3.4)	9,166,239,834	12,825,912,550	9,166,239,834	12,825,912,550
UNREALIZED LOSSES ON INVESTMENT				
(Note 3.4)	(1,581,998,988)	(1,896,391,232)	(1,581,998,988)	(1,896,391,232)


Balance Sheets (Continued)

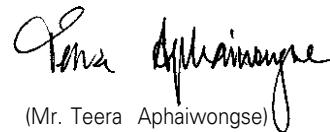
Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
RETAINED EARNINGS (DEFICIT) (Note 4.23)				
Appropriated				
Legal reserves (Note 4.22)	2,000,000,000	11,544,800,000	2,000,000,000	11,544,800,000
Other reserves (Note 4.22)	5,000,000,000	63,266,975,948	5,000,000,000	63,266,975,948
Unappropriated (Deficit)	9,838,228,349	(100,587,252,287)	9,838,228,349	(100,587,252,287)
TOTAL	114,965,903,846	102,228,529,238	114,965,903,846	102,228,529,238
MINORITY INTEREST	284,996,032	261,494,528	-	-
TOTAL SHAREHOLDERS' EQUITY, NET	115,250,899,878	102,490,023,766	114,965,903,846	102,228,529,238
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	1,407,347,461,216	1,363,338,930,358	1,399,935,003,882	1,358,848,977,986
OFF-BALANCE-SHEET ITEMS				
CONTINGENCIES (Note 4.25)				
AVALS TO BILLS AND GUARANTEES OF LOANS	12,983,584,773	14,282,455,278	12,978,788,166	14,247,855,278
LIABILITY UNDER UNMATURED IMPORT BILLS	11,468,042,930	9,380,251,211	11,324,071,472	9,199,972,715
LETTERS OF CREDIT	29,795,351,236	28,789,642,528	29,432,034,958	28,459,194,068
OTHER CONTINGENCIES	587,929,949,023	580,565,509,823	586,215,776,975	596,530,158,864



(Mr. Chartsiri Sophonpanich)

President



(Mr. Teera Aphaiwongse)

Senior Executive Vice President



Statements of Income

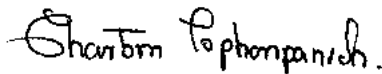
Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
INTEREST AND DIVIDEND INCOME				
Interest on loans	35,682,829,709	32,884,529,863	35,255,909,670	32,473,669,094
Interest on interbank and money market items	2,789,018,478	2,801,122,421	2,844,165,524	3,505,511,825
Hire purchase and financial lease income	837,674	7,354,031	-	-
Investments	10,269,573,207	12,501,787,136	10,145,541,793	12,093,620,659
Total interest and dividend income	48,742,259,068	48,194,793,451	48,245,616,987	48,072,801,578
INTEREST EXPENSES				
Interest on deposits	10,151,162,926	13,296,367,172	9,952,708,730	13,085,246,529
Interest on interbank and money market items	460,310,483	325,101,108	444,593,919	402,047,169
Interest on short-term borrowings	768,637,816	3,256,027,621	768,637,816	3,256,027,621
Interest on long-term borrowings	4,369,217,780	6,776,143,665	4,369,217,780	6,776,143,665
Total interest expenses	15,749,329,005	23,653,639,566	15,535,158,245	23,519,464,984
NET INTEREST AND DIVIDEND INCOME	32,992,930,063	24,541,153,885	32,710,458,742	24,553,336,594
BAD DEBT AND DOUBTFUL ACCOUNTS				
(REVERSAL) (Note 4.6)	(5,900,962,472)	(1,084,390,598)	(5,902,930,956)	(1,140,221,624)
LOSS ON DEBT RESTRUCTURING	10,073,668,344	5,872,794,586	10,073,668,344	5,872,794,586
NET INTEREST AND DIVIDEND INCOME AFTER BAD DEBT AND DOUBTFUL ACCOUNTS AND LOSS ON DEBT RESTRUCTURING	28,820,224,191	19,752,749,897	28,539,721,354	19,820,763,632
NON-INTEREST INCOME				
Gain on investments, net	1,369,083,700	5,479,516,306	1,334,762,360	5,474,275,355
Equity in undistributed net income (loss) of subsidiaries and associated companies	335,602,314	269,491,380	(91,767,998)	328,691,123
Fees and service income				
Acceptances, aval and guarantees	163,763,756	334,187,016	163,711,592	334,078,688
Others	13,153,047,367	12,314,674,705	12,043,413,766	11,387,712,138
Gain on exchange, net	2,616,129,585	2,718,129,328	2,586,025,900	2,665,089,218
Gain on disposal of assets	931,826,173	315,284,579	927,328,078	289,001,870
Other income	977,268,341	614,685,125	877,123,947	345,858,214
Total non-interest income	19,546,721,236	22,045,968,439	17,840,597,645	20,824,706,606
NET INTEREST AND DIVIDEND INCOME AFTER BAD DEBT AND DOUBTFUL ACCOUNTS AND LOSS ON DEBT RESTRUCTURING AND NON-INTEREST INCOME	48,366,945,427	41,798,718,336	46,380,318,999	40,645,470,238


Statements of Income (Continued)

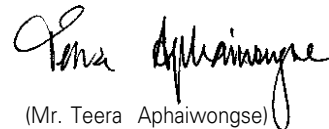
Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
NON-INTEREST EXPENSES				
Personnel expenses	9,465,495,237	9,017,910,518	8,867,278,094	8,407,513,300
Premises and equipment expenses	4,903,293,854	4,818,441,537	4,711,714,181	4,640,624,601
Taxes and duties	2,134,729,254	2,292,916,524	2,035,050,053	2,292,720,522
Fees and service expenses	3,322,109,670	3,040,044,758	3,186,161,446	2,919,636,107
Directors' remuneration	41,182,333	38,981,495	35,550,000	33,000,000
Contributions to the Financial Institutions				
Development Fund	4,284,971,376	4,058,118,197	4,275,172,409	4,049,295,345
Other expenses	6,398,367,494	7,018,496,946	5,649,218,149	6,947,869,198
Total non-interest expenses	30,550,149,218	30,284,909,975	28,760,144,332	29,290,659,073
INCOME BEFORE INCOME TAX	17,816,796,209	11,513,808,361	17,620,174,667	11,354,811,165
INCOME TAX EXPENSES (Note 4.30)	141,272,148	85,830,280	-	-
INCOME BEFORE MINORITY INTEREST IN SUBSIDIARIES	17,675,524,061	11,427,978,081	17,620,174,667	11,354,811,165
MINORITY INTEREST IN NET INCOME OF SUBSIDIARIES	55,349,394	73,166,916	-	-
NET INCOME	17,620,174,667	11,354,811,165	17,620,174,667	11,354,811,165
BASIC EARNINGS PER SHARE				
(Note 3.18)				
BAHT	9.23	7.69	9.23	7.69
WEIGHTED AVERAGE NUMBER OF ORDINARY SHARES				
(Note 4.19)				
SHARES	1,908,601,652	1,477,183,777	1,908,601,652	1,477,183,777




(Mr. Chartsiri Sophonpanich)

President



(Mr. Teera Aphaiwongse)

Senior Executive Vice President



Statements of Changes in Shareholders' Equity

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	Retained Earnings (Deficit) Appropriated	Retained Earnings (Deficit) Unappropriated	Minority Interest	Total
Beginning balance as at January 1, 2003	14,664,956,940	3,450,000	49,741,738,452	10,209,272,989	5,655,283,543	1,584,794,664	13,896,851,337	(2,448,629,103)	74,811,775,948	(112,617,371,287)	192,414,355	55,694,537,838
Issued and paid-up share capital (ordinary shares)	4,420,022,000	-	-	-	-	-	-	-	-	-	-	4,420,022,000
Premium on ordinary share capital	-	-	32,379,969,900	-	-	-	-	-	-	-	-	32,379,969,900
Unrealized increment per premises appraisal	-	-	-	(8,382,618)	(668,278,404)	-	-	-	-	-	-	(676,661,022)
Unrealized gains (losses) on investment	-	-	-	-	-	-	(1,070,938,787)	552,237,871	-	-	-	(518,700,916)
Foreign exchange adjustment	-	-	-	-	-	(908,343,207)	-	-	-	-	-	(908,343,207)
Net gain (loss) not recognised in the statement of income	4,420,022,000	-	32,379,969,900	(8,382,618)	(668,278,404)	(908,343,207)	(1,070,938,787)	552,237,871	-	-	-	34,696,286,755
Net income	-	-	-	-	-	-	-	-	-	11,354,811,165	-	11,354,811,165
Depreciation of building appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	668,278,403	-	668,278,403
Realized increment of assets appraisal (Note 4.1.2.7)	-	-	-	-	-	-	-	-	-	7,029,432	-	7,029,432
Minority interest	-	-	-	-	-	-	-	-	-	-	69,080,173	69,080,173
Ending balance as at December 31, 2003	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)	261,494,528	102,490,023,766
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)	261,494,528	102,490,023,766
Preferred shares converted into ordinary shares (Note 4.18)	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	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	-	-
Net income	-	-	-	-	-	-	-	-	-	17,620,174,667	-	17,620,174,667
Depreciation of building appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	671,468,893	-	671,468,893
The interim dividends payment (Note 4.24)	-	-	-	-	-	-	-	-	-	(1,453,415,211)	-	(1,453,415,211)
Legal reserve (Note 4.22)	-	-	-	-	-	-	-	-	2,000,000,000	(2,000,000,000)	-	-
Other reserve (Note 4.22)	-	-	-	-	-	-	-	-	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	(1,581,998,988)	7,000,000,000	9,838,228,349	284,996,032	115,250,899,878

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




Statements of Changes in Shareholders' Equity (Continued)

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	Retained Earnings (Deficit) Appropriated	Retained Earnings (Deficit) Unappropriated	Total
Beginning balance as at January 1, 2003	14,664,956,940	3,450,000	49,741,738,452	10,209,272,989	5,655,283,543	1,584,794,664	13,896,851,337	(2,448,629,103)	74,811,775,948	(112,617,371,287)	55,502,123,483
Issued and paid-up share capital (ordinary shares)	4,420,022,000	-	-	-	-	-	-	-	-	-	4,420,022,000
Premium on ordinary share capital	-	-	32,379,969,900	-	-	-	-	-	-	-	32,379,969,900
Unrealized increment per premises appraisal	-	-	-	(8,382,618)	(668,278,404)	-	-	-	-	-	(676,661,022)
Unrealized gains (losses) on investment	-	-	-	-	-	-	(1,070,938,787)	552,237,871	-	-	(518,700,916)
Foreign exchange adjustment	-	-	-	-	-	(908,343,207)	-	-	-	-	(908,343,207)
Net gain (loss) not recognised in the statement of income	4,420,022,000	-	32,379,969,900	(8,382,618)	(668,278,404)	(908,343,207)	(1,070,938,787)	552,237,871	-	-	34,696,286,755
Net income	-	-	-	-	-	-	-	-	-	11,354,811,165	11,354,811,165
Depreciation of building appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	668,278,403	668,278,403
Realized increment of assets appraisal (Note 4.1.2.7)	-	-	-	-	-	-	-	-	-	7,029,432	7,029,432
Ending balance as at December 31, 2003	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
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 4.18)	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	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	-
Net income	-	-	-	-	-	-	-	-	-	17,620,174,667	17,620,174,667
Depreciation of building appraisal (Note 4.1.2.6)	-	-	-	-	-	-	-	-	-	671,468,893	671,468,893
The interim dividends payment (Note 4.24)	-	-	-	-	-	-	-	-	-	(1,453,415,211)	(1,453,415,211)
Legal reserve (Note 4.22)	-	-	-	-	-	-	-	-	2,000,000,000	(2,000,000,000)	-
Other reserve (Note 4.22)	-	-	-	-	-	-	-	-	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	592,347,081	9,166,239,834	(1,581,998,988)	7,000,000,000	9,838,228,349	114,965,903,846

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



Statements of Cash Flows

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
CASH FLOWS FROM OPERATING ACTIVITIES				
Net income	17,620,174,667	11,354,811,165	17,620,174,667	11,354,811,165
Items to reconcile net income to cash received (paid)				
from operating activities				
Depreciation and amortization expenses	5,260,507,537	10,187,128,061	5,163,882,881	10,199,031,128
Bad debt and doubtful accounts (reversal)	(5,900,962,472)	(1,084,390,598)	(5,902,930,956)	(1,140,221,624)
Loss on debt restructuring	10,073,668,344	5,872,794,586	10,073,668,344	5,872,794,586
Loss (gain) on foreign exchange	(1,698,658,260)	729,776,908	(1,699,673,342)	730,801,883
Loss (gain) on disposal of assets	(288,208,245)	(9,483,663)	(283,102,742)	9,729,792
Unrealized loss (gain) on revaluation				
of trading securities	(51,460,605)	77,051,372	(51,460,605)	77,051,372
Gain on disposal of securities for investment	(3,640,920,161)	(7,085,728,234)	(3,605,077,449)	(7,078,784,358)
Loss on impairment of investments	2,303,229,577	1,641,509,609	2,303,229,577	1,641,509,609
Loss from investments written off	-	111,808,004	-	111,808,004
Loss of loan receivable	-	3,679,298	-	3,679,298
Equity in undistributed net loss (gain) of				
subsidiaries and associated companies	(335,602,314)	(269,491,380)	91,767,998	(328,691,123)
Dividend income from subsidiaries and associated				
companies	5,752,080	4,199,580	117,204,134	4,199,580
Damage claim expense	80,107,334	222,991,617	80,107,334	222,991,617
Loss on impairment of properties foreclosed	1,805,517,519	2,182,065,285	1,169,453,950	2,165,790,339
Gain on reversal of impairment of properties				
foreclosed	(6,359,983)	(15,566,926)	-	-
Loss on impairment of other assets	42,769,506	67,999,917	39,834,543	63,921,804
Accrued interest receivable and dividend decrease	1,849,905,269	1,377,835,364	1,766,965,654	1,341,302,289
Accrued receivable - other decrease	36,744,904	473,927	7,399,415	7,721,929
Accrued interest payable decrease	(810,003,160)	(1,194,957,997)	(847,860,107)	(1,159,449,106)
Accrued other expenses increase	330,521,130	256,668,497	282,898,669	297,218,501
Minority interest in net income of subsidiaries	55,349,394	73,166,916	-	-
Income from operations before changes in				
operating assets and liabilities	26,732,072,061	24,504,341,308	26,326,481,965	24,397,216,685

Statements of Cash Flows

(Continued)

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
CASH FLOWS FROM OPERATING ACTIVITIES				
(Continued)				
Operating assets (increase) decrease				
Interbank and money market items	(25,518,758,802)	17,533,455,932	(16,304,183,737)	19,577,252,726
Negotiable certificates of deposit	-	6,099,337,329	-	6,099,337,329
Securities purchased under resale agreements	44,834,000,000	(70,994,000,000)	45,064,000,000	(71,094,000,000)
Current investments - trading securities	2,015,159,931	(1,155,841,320)	2,015,130,181	(1,155,811,570)
Loans	(120,253,558,869)	(39,544,094,523)	(121,603,825,206)	(43,611,137,795)
Properties foreclosed	2,742,528,473	3,137,219,261	2,867,888,657	8,633,932,762
Other assets	(2,995,855,581)	(1,849,851,551)	(4,373,498,762)	(16,218,201)
Operating liabilities increase (decrease)				
Interbank and money market items	1,491,434,952	10,297,763,381	(4,996,467,511)	14,169,753,933
Negotiable certificates of deposit	(13,002,900)	(113,450,751)	(36,000,000)	12,983,004
Deposits	72,085,354,922	52,713,129,551	71,237,555,203	52,232,244,409
Liabilities payable on demand	(2,624,228,770)	3,363,196,644	(2,706,319,493)	3,193,792,403
Other liabilities	927,188,320	(271,121,892)	5,564,741,243	(2,352,932,184)
Net cash provided by (used in)				
operating activities	(577,666,263)	3,720,083,369	3,055,502,540	10,086,413,501
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of available for sale securities	(153,286,724,995)	(311,216,290,289)	(153,430,426,141)	(309,222,049,527)
Proceeds from disposal of available for sale securities	212,287,084,898	290,195,453,547	209,020,998,426	286,812,927,530
Purchase of held to maturity debt securities	(56,488,061,064)	(53,666,540,205)	(55,268,905,211)	(42,210,738,717)
Proceeds from redemption of held to maturity debt securities	42,155,702,466	41,884,254,562	40,989,152,253	27,153,640,262
Purchase of general investments	(1,007,460,471)	(122,246,493)	(1,007,460,471)	(122,246,493)
Proceeds from disposal of general investments	2,709,301,415	4,372,829,906	2,707,615,010	4,372,829,906
Purchase of investments in subsidiaries and associated companies	-	-	(321,896,476)	(1,771,573,730)
Proceeds from disposal of investments in subsidiaries and associated companies	9,965,646	29,113,817	1,676,546	29,113,817
Purchase of premises, equipment and leasehold	(1,741,192,084)	(2,527,890,399)	(1,676,147,760)	(2,474,920,404)
Proceeds from disposal of premises, equipment and leasehold	303,579,473	93,203,750	295,753,184	72,809,485
Net cash provided by (used in)				
investing activities	44,942,195,284	(30,958,111,804)	41,310,359,360	(37,360,207,871)



Statements of Cash Flows

(Continued)

Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
CASH FLOWS FROM FINANCING ACTIVITIES				
Cash received from issued of common stock and premium of common stock	28,520,000	36,799,991,900	-	36,799,991,900
Dividend paid	(1,520,763,158)	-	(1,453,415,212)	-
Cash paid for subordinated bonds extinguishment	(2,530,000,000)	(5,060,000,000)	(2,530,000,000)	(5,060,000,000)
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	(9,767,989,760)	-	(9,767,989,760)	-
Cash paid for redemption prior to the maturity of subordinated debentures cum preferred shares	(21,332,366,550)	-	(21,332,366,550)	-
Net cash provided by (used in) financing activities	(42,234,099,468)	31,739,991,900	(42,195,271,522)	31,739,991,900
Effect on cash due to changes in the exchange rates	43,556,553	(22,458,506)	45,336,252	(10,126,022)
Net increase in cash	2,173,986,106	4,479,504,959	2,215,926,630	4,456,071,508
Cash as at January 1,	28,379,322,953	23,899,817,994	28,239,949,393	23,783,877,885
CASH AS AT DECEMBER 31,	30,553,309,059	28,379,322,953	30,455,876,023	28,239,949,393

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

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, 2004, 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, 2004 and 2003, 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. If such application is granted, the Bank will reduce the shareholding in Asia Credit Public Company Limited according to the timeframe set by such relevant authority.

In December 2004, the Bank was preliminary notified by Asia Credit Public Company Limited regarding the approval of the Ministry of Finance granting a full banking license to Asia Credit Public Company Limited. The company is currently undertaking the banking license plan according to such framework set by the Ministry of Finance.

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, 2004 and 2003, the Bank has a total staff of 18,791 and 18,531, 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 financial statements are prepared in accordance with accounting principles and practices generally accepted in Thailand.

2.2 The consolidated financial statements for the year ended December 31, 2003, included the accounts of all branches of the Bank and its six subsidiaries and eliminate significant business transactions and outstanding balances between the Bank and its subsidiaries. The six 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 and BBL Asset Management Company Limited. The consolidated financial statements for the year ended December 31, 2004, included its seven subsidiaries which are the above mentioned subsidiaries and Bualuang Securities Public Company Limited*.

The consolidated financial statements for the year ended December 31, 2003, 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 and the consolidated financial statements for the year ended December 31, 2004, 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. Noble Place Company Limited reported total assets amounting to Baht 700.8 million and Thai Precision Manufacturing Company Limited reported total assets amounting to Baht 258.5 million in their respective December 31, 2003 audited financial statements.

The consolidated financial statements for the years ended December 31, 2004 and 2003 also included BBL Nominees (Tempatan) SDN BHD, the 100.00% owned subsidiary of Bangkok Bank Berhad.

In addition, the consolidated financial statements for the year ended December 31, 2003 also included Bualuang Securities Public Company Limited*, the 65.00% owned subsidiary of Bualuang Finance Company Limited.

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 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.

* Formerly Bualuang Securities Co.,Ltd.

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 shares 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, 2004 and 2003, 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 and February 28, 2003,* respectively, to be Baht 57,836.9 million** and Baht 87,044.3 million,*** respectively, in the consolidated financial statements and Baht 57,701.6 million**** and Baht 86,595.5 million,*** respectively, in the Bank's financial statements (See Note 4.5.5).

As at December 31, 2004 and 2003, 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 34,207.0 million and Baht 37,461.0 million, respectively, in the consolidated financial statements, and of Baht 33,964.7 million and Baht 37,352.2 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.

* Repealed by the Notification of the Bank of Thailand on the same subject dated August 23, 2004 whereby the regulations on the calculation of provisions are amended, effective as of the period ended December 2004.

** 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 169.8 million.

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

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 to 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. 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 a 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.

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 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 straight-line method, based on the estimated useful lives of the assets, as follows :

Premises-reappraised	20 - 30 years
Premises-newly construct	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 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 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 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.

3.13 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.

3.14 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.

3.15 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 4.5% and 3.0% of basic salary respectively for executive level and non-executive, while the Bank's contribution is at the rate of 4.5%. 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.

3.16 Compound financial instruments

The Institute of Certified Accountants and Auditors of Thailand ("ICAA") 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.

3.17 Income tax

The Bank's income tax expenses, if any, are recorded based on tax paid and tax accrued for the year.

3.18 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 year ended December 31, 2004 and 2003, 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, 2004 and 2003 are as follows :

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Interest	16,559.3	24,850.9	16,383.0	24,678.8
Income tax	628.5	340.1	392.4	329.0

Million Baht

4.1.2 Significant non-cash items are as follows :

4.1.2.1 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.

For the year ended December 31, 2003, the Bank recorded a decrease in unrealized gain on investment amounting to Baht 1,070.9 million. The Bank also recorded a decrease in unrealized loss on investment amounting to Baht 552.2 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, 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.

For the year ended December 31, 2003, the Bank has accepted the transfer of equity securities, debt securities and other assets through debt restructuring amounting to Baht 591.0 million, Baht 0.1 million and Baht 3,268.1 million, respectively.

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

For the year ended December 31, 2003, the Bank received the non-negotiable promissory notes and the rights to receive promissory notes (the Notes), which the Bank has classified as held-to-maturity debt securities, and which amounted to Baht 81.8 million from TAMC and had revised up the balances of the Notes in the net amount of Baht 484.7 Million (See Note 4.5.7).

4.1.2.4 For the year ended December 31, 2003, the Bank has received payment of interest receivables from investment amounting to Baht 365.2 million in form of the non-negotiable promissory notes from TAMC, which was classified as other assets.

4.1.2.5 For the years ended December 31, 2004 and 2003, 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 228.4 million and Baht 341.2 million, respectively.

4.1.2.6 For the years ended December 31, 2004 and 2003, 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 671.5 million and Baht 668.3 million, respectively.

4.1.2.7 For the year ended December 31, 2003, the Bank had transferred inactive assets to properties foreclosed amounting to Baht 125.5 million and transferred the unrealized increment from the appraisal of the above assets to retained earnings amounting to Baht 7.0 million.

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

4.1.2.9 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).

4.1.2.10 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.

4.1.2.11 On 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 2.1 million (See Note 4.18).

4.1.2.12 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.

4.1.2.13 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).

4.2 Interbank and money market items (assets)

Interbank and money market items (assets) consisted of the following as at December 31, 2004 and 2003 :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS						
	2004			2003		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions						
Development Fund	7,521.3	30.9	7,552.2	4,153.9	-	4,153.9
Commercial banks	180.0	3,500.6	3,680.6	1,428.7	3,492.4	4,921.1
Other banks	3.3	700.0	703.3	6.2	-	6.2
Finance companies, Finance and securities companies, Securities companies and Credit foncier companies	95.0	1,692.9	1,787.9	800.0	138.9	938.9
Other financial institutions	-	3,650.8	3,650.8	106.0	1,376.9	1,482.9
Total	7,799.6	9,575.2	17,374.8	6,494.8	5,008.2	11,503.0
<u>Add</u> Accrued interest receivables	-	3.6	3.6	-	4.1	4.1
<u>Less</u> Allowance for doubtful accounts	-	(56.5)	(56.5)	(20.1)	(37.2)	(57.3)
Total domestic items	7,799.6	9,522.3	17,321.9	6,474.7	4,975.1	11,449.8
Foreign items						
USD	3,382.8	88,436.9	91,819.7	7,022.5	71,659.0	78,681.5
JPY	5,188.1	221.4	5,409.5	3,442.0	18.1	3,460.1
Others	2,236.4	14,498.2	16,734.6	1,595.7	10,574.0	12,169.7
Total	10,807.3	103,156.5	113,963.8	12,060.2	82,251.1	94,311.3
<u>Add</u> Accrued interest receivables	0.1	312.4	312.5	-	683.1	683.1
<u>Less</u> Allowance for doubtful accounts	-	(0.7)	(0.7)	(0.1)	(112.3)	(112.4)
Total foreign items	10,807.4	103,468.2	114,275.6	12,060.1	82,821.9	94,882.0
Total domestic and foreign items	18,607.0	112,990.5	131,597.5	18,534.8	87,797.0	106,331.8

THE BANK'S FINANCIAL STATEMENTS						
	2004			2003		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions Development Fund	7,520.4	30.9	7,551.3	4,143.3	-	4,143.3
Commercial banks	52.4	3,500.6	3,553.0	1,014.8	3,362.4	4,377.2
Other banks	3.3	700.0	703.3	2.1	-	2.1
Finance companies, Finance and securities companies, Securities companies and Credit foncier companies	-	1,404.8	1,404.8	700.0	4.8	704.8
Other financial institutions	-	3,650.8	3,650.8	106.0	1,356.9	1,462.9
Total	7,576.1	9,287.1	16,863.2	5,966.2	4,724.1	10,690.3
<u>Add</u> Accrued interest receivables	-	3.4	3.4	-	0.6	0.6
<u>Less</u> Allowance for doubtful accounts	-	(56.5)	(56.5)	(20.1)	(37.2)	(57.3)
Total domestic items	7,576.1	9,234.0	16,810.1	5,946.1	4,687.5	10,633.6
Foreign items						
USD	3,382.1	88,436.9	91,819.0	7,021.8	72,240.6	79,262.4
JPY	5,188.1	221.4	5,409.5	3,442.0	18.1	3,460.1
Others	2,013.0	13,045.2	15,058.2	1,356.8	18,076.1	19,432.9
Total	10,583.2	101,703.5	112,286.7	11,820.6	90,334.8	102,155.4
<u>Add</u> Accrued interest receivables	0.1	311.5	311.6	-	681.0	681.0
<u>Less</u> Allowance for doubtful accounts	-	(0.5)	(0.5)	(0.1)	(112.3)	(112.4)
Total foreign items	10,583.3	102,014.5	112,597.8	11,820.5	90,903.5	102,724.0
Total domestic and foreign items	18,159.4	111,248.5	129,407.9	17,766.6	95,591.0	113,357.6

In accordance with the BOT's letter number ThorPorTor. SorNorSor. (22) Wor. 7/2546 regarding the redefinition of non-performing loans dated January 16, 2003, defining impaired loans as loans that are classified as substandard, doubtful, doubtful of loss and loss; and inclusive of doubtful of loss loans in excess of collateral that had been fully provisioned for in accordance with the notification of the BOT and had previously been written off, which the Bank had already reversed back onto its accounts.

As at December 31, 2004 and 2003, the Bank had impaired loans to financial institutions amounting to Baht 3.5 million and Baht 118.7 million, respectively.

4.3 Securities purchased under resale agreements

Securities purchased under resale agreements consisted of the following as at December 31, 2004 and 2003 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Government bonds and Bank of Thailand bonds	32,340.0	76,977.4	32,030.0	76,897.4
State enterprise securities	-	196.6	-	196.6
Total	32,340.0	77,174.0	32,030.0	77,094.0

4.4 Investments

4.4.1 As at December 31, 2004 and 2003, the Bank classified investments as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Trading securities	272.9	2,239.6	272.9	2,239.6
Available-for-sale securities	188,245.5	250,375.4	187,817.7	246,511.9
Held-to-maturity debt securities	104,541.4	90,065.9	102,749.3	88,252.4
General investments	6,005.8	9,063.4	5,988.3	9,045.7
Investments in subsidiaries and associated companies (Note 4.4.2)	2,148.3	2,594.7	8,923.6	9,701.8
Total investments, net	301,213.9	354,339.0	305,751.8	355,751.4

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
Private enterprise debt securities	-	-	-	-
Total	273.2	0.1	(0.4)	272.9
<u>Add (less) Revaluation allowance</u>	(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
Domestic marketable equity securities	-	-	-	-
Total	76,844.6	122.6	(271.7)	76,695.5
<u>Add (less) Revaluation allowance</u>	(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
<u>Less Allowance for impairment</u>	-			-
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)</u> Revaluation allowance	7,725.9			-
<u>Less</u> Allowance for impairment	(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
Investments in receivables	-	-	-	-
Total	46,210.3	513.8	(488.2)	46,235.9
<u>Less</u> Allowance for impairment	-			-
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	1,291.1			1,301.8
Total regular equity securities	6,300.2			7,752.0
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 equity securities received through debt restructuring	2,601.0			2,744.9
Total	8,901.2			10,496.9
<u>Add (less)</u> Allowance for transferred of investments	0.1			-
<u>Less</u> Allowance for impairment	(2,895.5)			-
Total	6,005.8			10,496.9
Total long-term investments, net	163,766.1			168,282.8

* Refer to page 120 for more explanation.

CONSOLIDATED FINANCIAL STATEMENTS				
2003				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Current investments				
Trading securities				
Government and state enterprise securities	2,224.3	1.8	(53.4)	2,172.7
Private enterprise debt securities	67.0	0.2	(0.3)	66.9
Total	2,291.3	2.0	(53.7)	2,239.6
<u>Add (less)</u> Revaluation allowance	(51.7)			-
Total	2,239.6			2,239.6
Available-for-sale securities				
Government and state enterprise securities	47,013.9	215.5	(0.1)	47,229.3
Private enterprise debt securities	3,640.9	62.2	(184.3)	3,518.8
Foreign debt securities	4,314.2	9.5	(9.5)	4,314.2
Domestic marketable equity securities	53.5	-	(1.4)	52.1
Total	55,022.5	287.2	(195.3)	55,114.4
<u>Add (less)</u> Revaluation allowance	91.9			-
Total	55,114.4			55,114.4
Held-to-maturity debt securities				
Government and state enterprise securities	28,690.2	166.9	-	28,857.1
Private enterprise debt securities	102.4	0.3	(0.1)	102.6
Foreign debt securities	8,693.9	7.5	(2.9)	8,698.5
Total	37,486.5	174.7	(3.0)	37,658.2
<u>Less</u> Allowance for impairment	-			-
Total	37,486.5			37,658.2
Total current investments, net	94,840.5			95,012.2

CONSOLIDATED FINANCIAL STATEMENTS				
2003				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	100,136.8	3,220.8	(945.2)	102,412.4
Private enterprise debt securities	11,510.9	285.8	(114.4)	11,682.3
Foreign debt securities	68,007.3	107.2	(1,385.5)	66,729.0
Domestic marketable equity securities	4,947.9	8,701.4	(429.3)	13,220.0
Foreign marketable equity securities	1,388.3	197.7	(406.7)	1,179.3
Investments in receivables	31.6	6.4	-	38.0
Total	186,022.8	12,519.3	(3,281.1)	195,261.0
<u>Add (less)</u> Revaluation allowance	10,822.2			-
<u>Less</u> Allowance for impairment	(1,584.0)			-
Total	195,261.0			195,261.0
Held-to-maturity debt securities				
Government and state enterprise securities	48,112.2	1,281.2	(369.1)	49,024.3
Private enterprise debt securities	1,851.9	22.1	(0.1)	1,873.9
Foreign debt securities	2,564.6	30.4	(3.8)	2,591.2
Investments in receivables	50.7	-	-	50.7
Total	52,579.4	1,333.7	(373.0)	53,540.1
<u>Less</u> Allowance for impairment	-			-
Total	52,579.4			53,540.1
General investments				
Regular equity securities				
Domestic non-marketable equity securities	4,817.5			6,471.3
Foreign non-marketable equity securities	490.6			480.1
Total regular equity securities	5,308.1			6,951.4
Equity securities received through debt restructuring				
Domestic non-marketable equity securities				
Listed securities	3,515.6			3,672.1
Non-listed securities	2,993.4			4,114.5
Total equity securities received through debt restructuring	6,509.0			7,786.6
Total	11,817.1			14,738.0
<u>Add (less)</u> Allowance for transferred of investments	0.1			-
<u>Less</u> Allowance for impairment	(2,753.8)			-
Total	9,063.4			14,738.0
Total long-term investments, net	256,903.8			263,539.1

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
Private enterprise debt securities	-	-	-	-
Total	273.2	0.1	(0.4)	272.9
<u>Add (less) Revaluation allowance</u>	(0.3)			-
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
<u>Add (less) Revaluation allowance</u>	(149.0)			-
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
<u>Less Allowance for impairment</u>	-			-
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) Revaluation allowance</u>	7,701.4			-
<u>Less Allowance for impairment</u>	(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
Investments in receivables	-	-	-	-
Total	44,926.5	482.2	(488.2)	44,920.5
<u>Less Allowance for impairment</u>	-			-
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	1,276.2			1,258.4
Total regular equity securities	6,275.4			7,694.6
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 equity securities received through debt restructuring	2,601.0			2,744.9
Total	8,876.4			10,439.5
<u>Add (less) Allowance for transferred of investments</u>	0.1			-
<u>Less Allowance for impairment</u>	(2,888.2)			-
Total	5,988.3			10,439.5
Total long-term investments, net	162,142.7			166,587.9

* Refer to page 120 for more explanation.

THE BANK'S FINANCIAL STATEMENTS				
2003				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Current investments				
Trading securities				
Government and state enterprise securities	2,224.3	1.8	(53.4)	2,172.7
Private enterprise debt securities	67.0	0.2	(0.3)	66.9
Total	2,291.3	2.0	(53.7)	2,239.6
<u>Add (less) Revaluation allowance</u>	(51.7)			-
Total	2,239.6			2,239.6
Available-for-sale securities				
Government and state enterprise securities	46,984.0	215.5	(0.1)	47,199.4
Private enterprise debt securities	3,640.9	62.2	(184.3)	3,518.8
Foreign debt securities	1,835.6	2.1	(0.1)	1,837.6
Total	52,460.5	279.8	(184.5)	52,555.8
<u>Add (less) Revaluation allowance</u>	95.3			-
Total	52,555.8			52,555.8
Held-to-maturity debt securities				
Government and state enterprise securities	28,680.2	166.9	-	28,847.1
Private enterprise debt securities	102.4	0.3	(0.1)	102.6
Foreign debt securities	7,569.5	5.3	(2.9)	7,571.9
Total	36,352.1	172.5	(3.0)	36,521.6
<u>Less Allowance for impairment</u>	-			-
Total	36,352.1			36,521.6
Total current investments, net	91,147.5			91,317.0

THE BANK'S FINANCIAL STATEMENTS

2003

	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Long-term investments				
Available-for-sale securities				
Government and state enterprise securities	100,085.6	3,220.8	(945.2)	102,361.2
Private enterprise debt securities	11,490.9	285.8	(114.4)	11,662.3
Foreign debt securities	66,858.9	26.3	(1,385.5)	65,499.7
Domestic marketable equity securities	4,947.9	8,701.4	(429.3)	13,220.0
Foreign marketable equity securities	1,388.3	193.3	(406.7)	1,174.9
Investments in receivables	31.6	6.4	-	38.0
Total	184,803.2	12,434.0	(3,281.1)	193,956.1
Add (less) Revaluation allowance	10,736.9			-
Less Allowance for impairment	(1,584.0)			-
Total	193,956.1			193,956.1
Held-to-maturity debt securities				
Government and state enterprise securities	48,112.2	1,281.2	(369.1)	49,024.3
Private enterprise debt securities	1,851.9	22.1	(0.1)	1,873.9
Foreign debt securities	1,885.5	20.0	-	1,905.5
Investments in receivables	50.7	-	-	50.7
Total	51,900.3	1,323.3	(369.2)	52,854.4
Less Allowance for impairment	-			-
Total	51,900.3			52,854.4
General investments				
Regular equity securities				
Domestic non-marketable equity securities	4,807.7			6,462.7
Foreign non-marketable equity securities	475.4			439.0
Total regular equity securities	5,283.1			6,901.7
Equity securities received through debt restructuring				
Domestic non-marketable equity securities				
Listed securities	3,515.6			3,672.1
Non-listed securities	2,993.4			4,114.5
Total equity securities received through debt restructuring	6,509.0			7,786.6
Total	11,792.1			14,688.3
Add (less) Allowance for transferred of investments	0.1			-
Less Allowance for impairment	(2,746.5)			-
Total	9,045.7			14,688.3
Total long-term investments, net	254,902.1			261,498.8

Investments classified in accordance with the notification of the BOT as at December 31, 2004 and 2003 are presented in Note 4.5.8.

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.

As at December 31, 2003, 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 Noble Place Co., Ltd., 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., Bangkok Synthetics 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., and Srithepthai Plaschem Co., Ltd.

For the years ended December 31, 2004 and 2003, the Bank has set aside allowances for impairment of investments amounting to Baht 2,303.2 million and Baht 4,330.5 million, respectively.

As at December 31, 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 23,083.4 million (See Note 4.5.7).

As at December 31, 2003, investments in government and state enterprise securities that have been classified as held-to-maturity debt securities, included the non-negotiable promissory notes and the rights to receive promissory notes from TAMC, amounting to Baht 25,396.2 million (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.

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, 2004 and 2003 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.

MATURITY SCHEDULE OF DEBT SECURITIES

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2004				
MATURITY				
	1 Year	1 to 5 Years	Over 5 Years	Total
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
<u>Add (less) Revaluation allowance</u>	(149.1)	169.6	(231.9)	(211.4)
<u>Less Allowance for impairment</u>	-	(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
<u>Less Allowance for impairment</u>	-	-	-	-
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

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS				
2003				
MATURITY				
	1 Year	1 to 5 Years	Over 5 Years	Total
Available-for-sale securities				
Government and state enterprise securities	47,013.9	68,539.5	31,597.3	147,150.7
Private enterprise debt securities	3,640.9	9,706.4	1,804.5	15,151.8
Foreign debt securities	4,314.2	36,043.0	31,964.3	72,321.5
Total	54,969.0	114,288.9	65,366.1	234,624.0
<u>Add (less) Revaluation allowance</u>	93.3	2,688.7	(720.0)	2,062.0
<u>Less Allowance for impairment</u>	-	(226.7)	(573.3)	(800.0)
Total	55,062.3	116,750.9	64,072.8	235,886.0
Held-to-maturity debt securities				
Government and state enterprise securities	28,690.2	15,981.8	32,130.4	76,802.4
Private enterprise debt securities	102.4	1,851.9	-	1,954.3
Foreign debt securities	8,693.9	2,441.6	123.0	11,258.5
Total	37,486.5	20,275.3	32,253.4	90,015.2
<u>Less Allowance for impairment</u>	-	-	-	-
Total	37,486.5	20,275.3	32,253.4	90,015.2
Total debt securities	92,548.8	137,026.2	96,326.2	325,901.2

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

THE BANK'S FINANCIAL STATEMENTS				
2003				
MATURITY				
	1 Year	1 to 5 Years	Over 5 Years	Total
Available-for-sale securities				
Government and state enterprise securities	46,984.0	68,488.3	31,597.3	147,069.6
Private enterprise debt securities	3,640.9	9,686.4	1,804.5	15,131.8
Foreign debt securities	1,835.6	34,894.6	31,964.3	68,694.5
Total	52,460.5	113,069.3	65,366.1	230,895.9
<u>Add (less) Revaluation allowance</u>	95.3	2,607.8	(720.0)	1,983.1
<u>Less Allowance for impairment</u>	-	(226.7)	(573.3)	(800.0)
Total	52,555.8	115,450.4	64,072.8	232,079.0
Held-to-maturity debt securities				
Government and state enterprise securities	28,680.2	15,981.8	32,130.4	76,792.4
Private enterprise debt securities	102.4	1,851.9	-	1,954.3
Foreign debt securities	7,569.5	1,762.5	123.0	9,455.0
Total	36,352.1	19,596.2	32,253.4	88,201.7
<u>Less Allowance for impairment</u>	-	-	-	-
Total	36,352.1	19,596.2	32,253.4	88,201.7
Total debt securities	88,907.9	135,046.6	96,326.2	320,280.7

4.4.2 As at December 31, 2004 and 2003, the Bank had investments in subsidiaries and associated companies, net as follows :

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
2004							
Company	Type of Business	Securities Type	Share Capital	Holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Associated companies							
BSL Leasing Co., Ltd.	Finance	Ordinary share	60.0	25.88%	- *	40.3	1.6
Processing Center Co., Ltd.	Service	Ordinary share	10.0	30.00%	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	46.85%	45.8*	-	-
Thai Polymer Textile Co., Ltd.	Manufacturing	Ordinary share	472.0	38.75%	0.0*	-	-
Thai Taffeta Textile Co., Ltd.	Manufacturing	Ordinary share	71.8	41.78%	24.1*	-	-
Asia Credit Public Co., Ltd.	Finance	Ordinary share	15,904.5	27.49%	2,446.0**	2,715.5**	-
		and Preferred share					
Total					2,518.9	2,916.3	
Less Allowance for impairment					-	(768.0)	
Investments in associated companies, net					2,518.9	2,148.3	

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
2003							
Company	Type of Business	Securities Type	Share Capital	Holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Associated companies							
BSL Leasing Co., Ltd.	Finance	Ordinary share	60.0	25.88%	- *	37.4	-
Processing Center Co., Ltd.	Service	Ordinary share	10.0	30.00%	3.0	144.3	4.2
WTA (Thailand) Co., Ltd.	Service	Ordinary share	0.0	24.90%	0.0	0.0	-
MC Private Equity Management PTE Ltd.	Finance	Ordinary share	2.5	30.00%	0.8	1.7	-
Thai Filament Finishing Co., Ltd.	Manufacturing	Ordinary share	194.3	46.85%	45.8*	-	-
Thai Polymer Textile Co., Ltd.	Manufacturing	Ordinary share	472.0	38.75%	0.0*	-	-
Thai Taffeta Textile Co., Ltd.	Manufacturing	Ordinary share	71.8	41.78%	24.1*	-	-
Asia Credit Public Co., Ltd.	Finance	Ordinary share	15,904.5	27.49%	2,446.0**	2,411.3**	-
		and Preferred share					
Total					2,519.7	2,594.7	
Less Allowance for impairment					-	-	
Investments in associated companies, net					2,519.7	2,594.7	

* Net of investment diminution

** Net of goodwill amortization

THE BANK'S FINANCIAL STATEMENTS							
2004							
Company	Type of Business	Securities Type	Share Capital	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	-
Sinnsuptawee 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	50.00%	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	25.88%	- **	40.3	1.6
Processing Center Co., Ltd.	Service	Ordinary share	10.0	30.00%	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	46.85%	45.8**	-	-
Thai Polymer Textile Co., Ltd.	Manufacturing	Ordinary share	472.0	38.75%	0.0**	-	-
Thai Taffeta Textile Co., Ltd.	Manufacturing	Ordinary share	71.8	41.78%	24.1**	-	-
Asia Credit Public Co., Ltd.	Finance	Ordinary share	15,904.5	27.49%	2,446.0***	2,715.5***	-
		and					
		Preferred share					
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	

* Formerly Bualuang Securities Co., Ltd.

** Net of investment diminution

*** Net of goodwill amortization

THE BANK'S FINANCIAL STATEMENTS							
2003							
Company	Type of Business	Securities Type	Share Capital	Holding	Investment (Cost Method)	Investment (Equity Method)	Dividend Received
Subsidiaries							
BBL (Cayman) Limited	Finance	Ordinary share	2.0	100.00%	2.0	747.1	-
Bangkok Bank Berhad	Banking	Ordinary share	2,780.2	100.00%	2,780.2	3,102.6	-
Sinnsuptawee Asset Management Co., Ltd.	Service	Ordinary share	2,500.0	100.00%	2,500.0	2,325.6	-
Bualuang Finance Co., Ltd.	Finance	Ordinary share	700.0	96.83%	677.8	866.1	-
		and					
		Preferred share					
BBL Asset Management Co., Ltd.	Finance	Ordinary share	100.0	50.00%	53.0	59.4	-
Bualuang Securities Public Co., Ltd.*	Securities	Ordinary share	250.0	1.24%	3.5	6.3	-
Associated companies							
BSL Leasing Co., Ltd.	Finance	Ordinary share	60.0	25.88%	- **	37.4	-
Processing Center Co., Ltd.	Service	Ordinary share	10.0	30.00%	3.0	144.3	4.2
WTA (Thailand) Co., Ltd.	Service	Ordinary share	0.0	24.90%	0.0	0.0	-
MC Private Equity Management PTE Ltd.	Finance	Ordinary share	2.5	30.00%	0.8	1.7	-
Thai Filament Finishing Co., Ltd.	Manufacturing	Ordinary share	194.3	46.85%	45.8**	-	-
Thai Polymer Textile Co., Ltd.	Manufacturing	Ordinary share	472.0	38.75%	0.0**	-	-
Thai Taffeta Textile Co., Ltd.	Manufacturing	Ordinary share	71.8	41.78%	24.1**	-	-
Asia Credit Public Co., Ltd.	Finance	Ordinary share	15,904.5	27.49%	2,446.0***	2,411.3***	-
		and					
		Preferred share					
Total					8,536.2	9,701.8	
Less Allowance for impairment					-	-	
Investments in subsidiaries and associated companies, net					8,536.2	9,701.8	

* Formerly Bualuang Securities Co., Ltd.; and being a subsidiary of the Bank through indirect shareholding in Bualuang finance Co., Ltd.

** Net of investment diminution

*** Net of goodwill amortization

As at December 31, 2004 and 2003, the Bank had investments in companies which represent more than 10% 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	
	2004	2003	2004	2003
Agriculture and mining	-	-	-	-
Manufacturing and commercial	935.9	4,799.4	935.9	4,799.4
Real estate and construction	205.1	454.3	205.1	454.3
Utilities and services	852.7	3,344.5	852.7	3,344.5
Others	395.5	269.1	395.5	269.1
Total	2,389.2	8,867.3	2,389.2	8,867.3

Gains and losses related to investments included in statement of income for the years ended December 31, 2004 and 2003 are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	2004		2003	
	Gains	Losses	Gains	Losses
Gains (losses) on sales of trading securities	32.9	(54.0)	175.1	(59.1)
Gains (losses) on sales of available for sale securities	2,116.5	(279.6)	6,040.6	(563.8)
Gains (losses) on sales of general investments	1,777.7	(0.6)	1,554.1	(0.6)
Losses on sales of investments in subsidiaries and associated companies	-	(2.0)	-	(64.3)
Unrealized gains (losses) on revaluation of trading securities	52.7	(1.2)	-	(77.0)
Losses on impairment of investments	-	(2,303.2)	-	(1,641.5)
Gains (losses) on debt redemption of available for sale securities	11.7	(12.9)	1.6	(75.7)
Gains on debt redemption of held-to-maturity debt securities	2.0	-	-	-
Gains on capital recovery from equity securities of general investments	13.1	-	193.8	-
Gains on capital recovery from equity securities of investments				
in associated companies	16.0	-	-	-
Losses on repayment of investments in receivables				
of available for sale securities	-	-	-	(3.7)

	THE BANK'S FINANCIAL STATEMENTS			
	2004		2003	
	Gains	Losses	Gains	Losses
Gains (losses) on sales of trading securities	32.9	(51.5)	174.9	(57.2)
Gains (losses) on sales of available for sale securities	2,074.2	(276.1)	6,033.7	(563.8)
Gains (losses) on sales of general investments	1,777.7	(0.6)	1,554.1	(0.6)
Losses on sales of investments in subsidiaries and associated companies	-	-	-	(64.3)
Unrealized gains (losses) on revaluation of trading securities	52.7	(1.2)	-	(77.0)
Losses on impairment of investments	-	(2,303.2)	-	(1,641.5)
Gains (losses) on debt redemption of available for sale securities	11.7	(12.9)	1.6	(75.7)
Gains on debt redemption of held-to-maturity debt securities	2.0	-	-	-
Gains on capital recovery from equity securities of general investments	13.1	-	193.8	-
Gains on capital recovery from equity securities of investments				
in associated companies	16.0	-	-	-
Losses on repayment of investments in receivables				
of available for sale securities	-	-	-	(3.7)

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, 2003, the Bank had investments in 26 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 423.8 million. These companies had net book value totaling Baht 164.0 million. The Bank had set aside allowance for impairment of these investments amounting to Baht 259.8 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.

As at December 31, 2003, the Bank had investments in 17 listed companies that are under SET delisting criteria amounting to Baht 3,736.0 million with the fair value of Baht 3,837.4 million. However, the fair value of some investments is lower than book value. Therefore, the Bank had set aside allowance for impairment of these investments amounting to Baht 78.5 million.

In the fourth quarter, 2004, the rehabilitation plan of a debtor of the Bank had been affirmed by the Central Bankruptcy Court. The plan calls for repayment to creditors by various methods including debtor's issuance of new share capital, as well as arrangement for a sale of its shares previously received by creditors through troubled debt restructuring as a repayment to creditors or a repayment by debt-equity conversion, whichever is applicable. Such transaction 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 previously recorded for such debtor amounting to Baht 3,224.0 million.

4.5 Loans and accrued interest receivable

As at December 31, 2004 and 2003, the Bank had impaired loans amounting to Baht 158,675.7 million and Baht 210,845.6 million, respectively.

4.5.1 Classified by product type as at December 31, 2004 and 2003 :

		Million Baht			
		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2004	2003	2004	2003
Overdrafts		116,817.0	113,297.0	115,828.3	112,378.9
Loans		579,116.0	554,359.7	574,204.9	551,003.0
Bills		237,860.7	182,611.5	242,290.1	184,311.3
Hire purchase receivables		23.3	31.6	-	-
Others		617.0	1,600.6	617.0	1,165.6
	Total	934,434.0	851,900.4	932,940.3	848,858.8
<u>Add</u>	Accrued interest receivable	1,221.8	1,046.8	1,202.1	1,032.3
<u>Less</u>	Allowance for doubtful accounts	(92,063.6)	(124,590.0)	(91,686.0)	(124,032.4)
	Revaluation allowance				
	For debt restructuring	(17,679.9)	(11,346.5)	(17,679.9)	(11,346.5)
	Total	825,912.3	717,010.7	824,776.5	714,512.2

In 2004, the Bank has modified the classification for the aforementioned loan classification by product type and revised loan classification by product type as at December 31, 2003, presented for comparison accordingly.

4.5.2 Classified by remaining maturity as at December 31, 2004 and 2003 :

		Million Baht			
		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2004	2003	2004	2003
Up to 1 year*		576,651.6	502,617.0	578,314.2	501,985.3
Over 1 year		357,782.4	349,283.4	354,626.1	346,873.5
	Total	934,434.0	851,900.4	932,940.3	848,858.8
<u>Add</u>	Accrued interest receivable	1,221.8	1,046.8	1,202.1	1,032.3
	Total	935,655.8	852,947.2	934,142.4	849,891.1

* Including past-due contracts.

4.5.3 Classified by currency and customer's residence as at December 31, 2004 and 2003 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2004			2003		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	785,750.1	5,718.0	791,468.1	725,015.3	5,983.1	730,998.4
USD	37,902.7	57,351.8	95,254.5	31,974.9	51,043.8	83,018.7
Others	9,362.5	38,348.9	47,711.4	8,323.4	29,559.9	37,883.3
	<u>833,015.3</u>	<u>101,418.7</u>	<u>934,434.0</u>	<u>765,313.6</u>	<u>86,586.8</u>	<u>851,900.4</u>
<u>Add</u> Accrued interest receivable			1,221.8			1,046.8
Total			<u>935,655.8</u>			<u>852,947.2</u>

Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	2004			2003		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	790,538.1	5,718.0	796,256.1	727,242.8	5,983.0	733,225.8
USD	37,902.7	57,285.5	95,188.2	31,974.9	50,959.1	82,934.0
Others	9,362.5	32,133.5	41,496.0	8,323.4	24,375.6	32,699.0
	<u>837,803.3</u>	<u>95,137.0</u>	<u>932,940.3</u>	<u>767,541.1</u>	<u>81,317.7</u>	<u>848,858.8</u>
<u>Add</u> Accrued interest receivable			1,202.1			1,032.3
Total			<u>934,142.4</u>			<u>849,891.1</u>

4.5.4 Classified by business type and in accordance with the notification of the BOT as at December 31, 2004 and 2003 :

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

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS						
2003						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of loss	Total
Agriculture and mining	12,552.9	858.7	712.5	485.8	4,619.9	19,229.8
Manufacturing and commercial	380,782.2	12,293.1	11,646.1	55,389.9	66,153.0	526,264.3
Real estate and construction	46,287.1	7,233.5	3,000.9	653.5	19,515.8	76,690.8
Utilities and services	81,552.6	1,714.8	4,213.3	1,673.5	14,638.2	103,792.4
Housing loans	47,036.8	1,452.7	1,414.4	1,310.9	17,469.3	68,684.1
Others	45,870.6	2,861.2	2,051.6	725.6	5,730.0	57,239.0
	614,082.2	26,414.0	23,038.8	60,239.2	128,126.2	851,900.4
Add Accrued interest receivable						1,046.8
Total						852,947.2

Million Baht

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
Add Accrued interest receivable						1,202.1
Total						934,142.4

Million Baht

THE BANK'S FINANCIAL STATEMENTS						
2003						
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of loss	Total
Agriculture and mining	12,087.6	837.2	712.5	485.8	4,605.9	18,729.0
Manufacturing and commercial	376,566.9	12,149.4	11,644.5	55,386.0	65,702.6	521,449.4
Real estate and construction	45,233.0	7,163.4	2,999.7	642.5	19,447.6	75,486.2
Utilities and services	81,058.6	1,702.1	4,205.6	1,673.5	14,635.3	103,275.1
Housing loans	46,444.9	1,431.2	1,402.8	1,295.0	17,394.5	67,968.4
Others	50,609.9	2,847.7	2,050.4	724.1	5,718.6	61,950.7
	612,000.9	26,131.0	23,015.5	60,206.9	127,504.5	848,858.8
Add Accrued interest receivable						1,032.3
Total						849,891.1

The information of loans classification as at December 31, 2003 as discussed in Notes 4.5.1 to 4.5.4 are presented by netting off unearned discounts to conform to the disclosures as at December 31, 2004 (See Note 4.5.5).

4.5.5 As at December 31, 2004 and 2003, classified loans and allowance for doubtful accounts in accordance with the notification of the BOT are as follows :

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*

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS			
	2003			
	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	614,942.4	291,357.0	1	2,913.6
Special mentioned	26,564.3	5,845.0	2	116.8
Substandard	23,072.3	9,629.3	20	1,925.6
Doubtful	60,241.9	43,395.5	50	21,701.8
Doubtful of loss	128,126.3	60,386.5	100	60,386.5
Total	852,947.2	410,613.3		87,044.3
<u>Add</u> Allowance for doubtful accounts which exceed minimum provision required by the BOT				37,461.0
Total				124,505.3 **

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

** Excluding allowance for doubtful accounts for legal expense paid in advance amounting to Baht 84.6 million (See Note 4.6).

Million Baht

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
Add Allowance for doubtful accounts which exceed minimum provision required by the BOT				33,964.7
Total				91,666.3*

Million Baht

THE BANK'S FINANCIAL STATEMENTS				
2003				
	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	612,848.1	292,890.5	1	2,928.9
Special mentioned	26,280.1	5,761.5	2	115.2
Substandard	23,049.0	9,626.0	20	1,925.2
Doubtful	60,209.5	43,388.7	50	21,694.4
Doubtful of loss	127,504.4	59,931.8	100	59,931.8
Total	849,891.1	411,598.5		86,595.5
Add Allowance for doubtful accounts which exceed minimum provision required by the BOT				37,352.2
Total				123,947.7**

The aforementioned information of classified loans as at December 31, 2003 are presented by netting off unearned discounts to conform to the disclosures as at December 31, 2004.

As at December 31, 2004 and 2003, amount of unearned discounts are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Unearned discounts	229.1	249.5	206.9	229.9

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

** Excluding allowance for doubtful accounts for legal expense paid in advance amounting to Baht 84.6 million (See Note 4.6).

4.5.6 As at December 31, 2004 and 2003, 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 17, 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				
	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
Financial institutions taken control and ordered to decrease and increase capital by the Regulator	-	-	-	-	-
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

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS				
	2003				
	No. of Companies	Outstanding Balance	Collateral Value	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	8	817.6	-	817.6	817.6
Financial institutions taken control and ordered to decrease and increase capital by the Regulator	-	-	-	-	-
Listed companies identified for delisting	18	22,749.5	3,565.9	9,583.8*	9,583.8*
Total	26	23,567.1	3,565.9	10,401.4*	10,401.4*

Million Baht

	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
Financial institutions taken control and ordered to decrease and increase capital by the Regulator	-	-	-	-	-
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 has corrected the number from previously disclosed.

THE BANK'S FINANCIAL STATEMENTS					
2003					
	No. of Companies	Outstanding Balance	Collateral Value	Provision Required by the BOT	Provision Recorded by the Bank
Financial institutions ordered closed	8	817.6	-	817.6	817.6
Financial institutions taken control and ordered to decrease and increase capital by the Regulator	-	-	-	-	-
Listed companies identified for delisting	18	22,749.5	3,565.9	9,583.8*	9,583.8*
Total	26	23,567.1	3,565.9	10,401.4*	10,401.4*

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, 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). Subsequent transfers of impaired assets will occur pursuant to the conditions stated in the Agreement.

* The Bank has corrected the number from previously disclosed.

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, 2003 in the amount of Baht 25,396.2 million, and for the year ended December 31, 2003, in the amount of Baht 81.8 million. In addition, TAMC had revised the balance of assets transferred by the Bank prior to 2003 upwards in the net amount of Baht 484.7 million (See Note 4.4.1).

As at December 31, 2004 and 2003, 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 23,083.4 million and Baht 23,485.2 million, respectively.

For the year ended December 31, 2004, the non-negotiable promissory notes that have been redeemed by TAMC prior to maturity amounted to Baht 2,340.5 million (See Note 4.4.1).

4.5.8 As at December 31, 2004 and 2003, assets classified in accordance with the notification of the BOT are as follows :

Million Baht

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

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS					
2003					
	Loans and Accrued Interest Receivables	Investments	Properties Foreclosed	Other Assets	Total
Normal	614,942.4	-	-	148.4	615,090.8
Special mentioned	26,564.3	-	-	22.2	26,586.5
Substandard	23,072.3	-	-	17.9	23,090.2
Doubtful	60,241.9	-	-	42.8	60,284.7
Doubtful of loss	128,126.3	6,151.5	1,670.9	1,866.3	137,815.0
Loss	-	-	-	-	-
Total	852,947.2	6,151.5	1,670.9	2,097.6	862,867.2

Million Baht

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

Million Baht

THE BANK'S FINANCIAL STATEMENTS					
2003					
	Loans and Accrued Interest Receivables	Investments	Properties Foreclosed	Other Assets	Total
Normal	612,848.1	-	-	148.3	612,996.4
Special mentioned	26,280.1	-	-	22.0	26,302.1
Substandard	23,049.0	-	-	17.8	23,066.8
Doubtful	60,209.5	-	-	42.8	60,252.3
Doubtful of loss	127,504.4	6,142.7	1,503.8	1,863.1	137,014.0
Loss	-	-	-	-	-
Total	849,891.1	6,142.7	1,503.8	2,094.0	859,631.6

4.5.9 Troubled debt restructurings

Details of the restructured debts of the Bank for the years ended December 31, 2004 and 2003, classified into the restructuring methods are as follows :

Million Baht

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.

Million Baht

Restructuring Method	THE BANK'S FINANCIAL STATEMENTS			
	2003			
	Cases	Outstanding Debt before Restructuring	Type of Transferred Assets	Fair Value
Asset transfer	425	4,470.2	Land, building, machinery, condominium, share capital	2,300.7
Debt-equity conversion	12	497.3	Share capital	490.9
Debt restructuring in various forms	19,182	90,612.3		
Total	19,619	95,579.8		

The weighted average tenure of the above mentioned restructuring was 3.2 years*; and the total debt outstanding after debt restructuring was Baht 95,278.4 million.

For the years ended December 31 2004 and 2003, the Bank recognized interest income from restructured debts amounting to Baht 10,718.9 million and Baht 10,415.3 million, respectively.

As at December 31, 2004 and 2003, the Bank had balance of loan to restructured debtors amounting to Baht 193,837.0 million and Baht 234,145.0 million, respectively.

Consolidated disclosures for troubled debt restructurings which occurred during the years ended December 31, 2004 and 2003 have not been provided, as such information is not significantly different than the above disclosures relating to the Bank.

* The Bank has corrected the number from previously disclosed.

4.6 Allowance for doubtful accounts

Allowance for doubtful accounts consisted of the following as at December 31, 2004 and 2003 :

Million Baht

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

Million Baht

CONSOLIDATED FINANCIAL STATEMENTS							
2003							
	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Allowance for Doubtful Accounts in Excess of The BOT's Minimum Requirement	Total
Balance brought forward	2,963.1	117.9	781.9	3,996.1	83,164.4	47,113.9	138,137.3
Doubtful accounts	(44.6)	0.7	1,144.8	17,706.9	(22,655.6)	2,763.4	(1,084.4)
Bad debt recovered	-	-	-	-	(10.7)	433.2	422.5
Bad debt written off	-	-	-	-	(23.0)	(10,614.2)	(10,637.2)
Others	(4.8)	(1.7)	(0.7)	(0.7)	(5.0)	(2,235.3)	(2,248.2)
Balance carried forward	2,913.7	116.9	1,926.0	21,702.3	60,470.1	37,461.0	124,590.0

Million Baht

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

Million Baht

THE BANK'S FINANCIAL STATEMENTS

2003

	Normal	Special Mentioned	Substandard	Doubtful	Doubtful of Loss	Allowance for Doubtful Accounts in Excess of The BOT's Minimum Requirement	Total
Balance brought forward	2,921.4	113.6	779.0	3,987.7	82,809.9	46,918.2	137,529.8
Doubtful accounts	7.7	1.7	1,146.5	17,707.2	(22,794.5)	2,791.2	(1,140.2)
Bad debt recovered	-	-	-	-	-	433.2	433.2
Bad debt written off	-	-	-	-	-	(10,582.5)	(10,582.5)
Others	-	-	-	-	-	(2,207.9)	(2,207.9)
Balance carried forward	2,929.1	115.3	1,925.5	21,694.9	60,015.4	37,352.2	124,032.4

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.

As at December 31, 2003, the allowance for doubtful accounts of Baht 124,590.0 million and Baht 124,032.4 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 84.6 million.

As at December 31, 2004 and 2003, 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, 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.

As at December 31, 2003, 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 February 28, 2003* which prescribed that, for collateral that have been marked to market or appraised no longer than 12 months previous, up to 90% of its valuation or appraised value is deducted from the debtor's balance before provision, whereas for collateral that have been marked to market or appraised longer than 12 months previous, up to 50% of its valuation or appraised value is applied. For debtors with balance of less than Baht 5 million, up to 90% of the appraised value of collaterals is deducted from the debtor's balance before provision if the collateral have been marked to market or appraised within 36 months. For collateral that are less frequently appraised, up to 50% deduction is applied.

4.7 Revaluation allowance for debt restructuring

Revaluation allowance for debt restructuring as at December 31, 2004 and 2003 are as follows :

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Balance brought forward	11,346.5	13,224.3	11,346.5	13,224.3
Increase during the year	9,166.5	4,050.1	9,166.5	4,050.1
Write off/ decrease during the year	(2,833.1)	(5,927.9)	(2,833.1)	(5,927.9)
Balance carried forward	17,679.9	11,346.5	17,679.9	11,346.5

Million Baht

* Repealed by the Notification of the Bank of Thailand on the same subject dated August 23, 2004 whereby the regulations on the calculation of provisions are amended, effective as of the period ended December 2004.

4.8 Properties foreclosed, net

Properties foreclosed consisted of the following as at December 31, 2004 and 2003 :

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
Less 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

Million Baht

Type of Properties Foreclosed	CONSOLIDATED FINANCIAL STATEMENTS			
	2003			
	Balance Brought Forward	Additions	Disposals	Balance Carried Forward
Assets from debt repayment				
Immovable assets	35,137.9	5,129.9	(3,337.9)*	36,929.9
Movable assets	881.9	91.9	(232.0)	741.8
Total	36,019.8	5,221.8	(3,569.9)	37,671.7
Others	-	125.5	-	125.5
Total properties foreclosed	36,019.8	5,347.3	(3,569.9)	37,797.2
Less Allowance for impairment	(2,278.7)	(2,184.2)	360.3*	(4,102.6)
Total properties foreclosed, net	33,741.1	3,163.1	(3,209.6)	33,694.6

* The Bank has corrected the number from previously disclosed.

Million Baht

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
Less 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

Million Baht

THE BANK'S FINANCIAL STATEMENTS				
2003				
Type of Properties Foreclosed	Balance Brought Forward	Additions	Disposals	Balance Carried Forward
Assets from debt repayment				
Immovable assets	32,837.9	5,072.3	(8,834.2)	29,076.0
Movable assets	881.9	91.9	(232.0)	741.8
Total	33,719.8	5,164.2	(9,066.2)	29,817.8
Others	-	125.5	-	125.5
Total properties foreclosed	33,719.8	5,289.7	(9,066.2)	29,943.3
Less Allowance for impairment	(2,114.1)	(2,165.8)	344.5	(3,935.4)
Total properties foreclosed, net	31,605.7	3,123.9	(8,721.7)	26,007.9

Properties foreclosed classified in accordance with the notification of the BOT as at December 31, 2004 and 2003, 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, the Bank is required to disclose transactions according to the criteria stated in such circular letter. For the year ended December 31, 2004, the transactions are as follows :

Million Baht

THE BANK'S FINANCIAL STATEMENTS				
2004				
Type of Sale of Properties Foreclosed	Income Recognition Method Sale of Properties Foreclosed	Deferred Profit on Properties Foreclosed	Profit on Sale of Properties Foreclosed	Loss on Sale of
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, 2004 and 2003 :

Million Baht

	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

CONSOLIDATED FINANCIAL STATEMENTS					
2003					
	Land	Premises	Equipment	Others	Total
Opening amount					
Cost	7,205.4	8,659.2	15,789.4	892.0	32,546.0
Appraisal increase (year 2000 and year 2002)	10,209.4	15,204.3	-	-	25,413.7
Appraisal decrease (year 2000 and year 2002)	(989.0)	(509.3)	-	-	(1,498.3)
<u>Less</u> Accumulated depreciation - cost	-	(4,415.7)	(12,604.3)	-	(17,020.0)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(9,413.5)	-	-	(9,413.5)
Net opening amount	16,425.8	9,525.0	3,185.1	892.0	30,027.9
Additions/acquisitions - cost	-	7.6	2,011.7	1,101.5	3,120.8
Disposals/transfers - cost	(220.8)	(2.6)	(4,512.4)	(423.9)	(5,159.7)
Disposals/transfers - appraisal increase	(8.4)	-	-	-	(8.4)
Disposals/transfers - appraisal decrease	76.7	-	-	-	76.7
Depreciation for the year - cost	-	(332.3)	(1,285.0)	-	(1,617.3)
Depreciation for the year - appraisal increase	-	(668.3)	-	-	(668.3)
Accumulated depreciation - disposals - cost	-	2.6	4,321.1	-	4,323.7
Exchange rate adjustments	(31.8)	(11.0)	(12.1)	-	(54.9)
Total	16,241.5	8,521.0	3,708.4	1,569.6	30,040.5
Closing 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 closing amount	16,241.5	8,521.0	3,708.4	1,569.6	30,040.5

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

THE BANK'S FINANCIAL STATEMENTS					
2003					
	Land	Premises	Equipment	Others	Total
Opening amount					
Cost	7,197.1	8,519.2	15,600.8	892.0	32,209.1
Appraisal increase (year 2000 and year 2002)	10,209.4	15,204.3	-	-	25,413.7
Appraisal decrease (year 2000 and year 2002)	(989.0)	(509.3)	-	-	(1,498.3)
<u>Less</u> Accumulated depreciation - cost	-	(4,357.8)	(12,507.1)	-	(16,864.9)
<u>Less</u> Accumulated depreciation - appraisal increase	-	(9,413.5)	-	-	(9,413.5)
Net opening amount	16,417.5	9,442.9	3,093.7	892.0	29,846.1
Additions/acquisitions - cost	-	7.6	1,967.8	1,099.3	3,074.7
Disposals/transfers - cost	(220.6)	(2.0)	(4,481.1)	(423.9)	(5,127.6)
Disposals/transfers - appraisal increase	(8.4)	-	-	-	(8.4)
Disposals/transfers - appraisal decrease	76.7	-	-	-	76.7
Depreciation for the year - cost	-	(330.5)	(1,251.7)	-	(1,582.2)
Depreciation for the year - appraisal increase	-	(668.3)	-	-	(668.3)
Accumulated depreciation - disposals - cost	-	2.0	4,312.7	-	4,314.7
Exchange rate adjustments	(31.2)	(4.3)	(11.4)	-	(46.9)
Total	16,234.0	8,447.4	3,630.0	1,567.4	29,878.8
Closing 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 closing amount	16,234.0	8,447.4	3,630.0	1,567.4	29,878.8

4.10 Deposits

4.10.1 Classified by product as at December 31, 2004 and 2003 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Demand	56,301.4	48,287.1	55,441.9	47,531.8
Savings	553,246.7	462,953.1	553,508.4	462,985.3
Fixed				
Up to 6 months	426,176.9	431,001.2	423,977.6	430,055.6
6 months-less than 1 year	32,929.1	30,396.4	32,441.0	29,091.7
1 year and over	125,534.2	149,465.1	120,203.1	144,670.1
Negotiable certificates of deposit	1,178.2	1,191.2	539.4	575.4
Total	1,195,366.5	1,123,294.1	1,186,111.4	1,114,909.9

4.10.2 Classified by remaining maturity as at December 31, 2004 and 2003 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Up to 1 year	1,188,425.1	1,109,120.9	1,179,474.2	1,101,436.5
Over 1 year	6,941.4	14,173.2	6,637.2	13,473.4
Total	1,195,366.5	1,123,294.1	1,186,111.4	1,114,909.9

4.10.3 Classified by currency and customer's residence as at December 31, 2004 and 2003 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2004			2003		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	1,068,921.4	38,367.0	1,107,288.4	1,001,559.3	32,306.1	1,033,865.4
USD	14,836.6	32,391.0	47,227.6	6,710.1	37,491.5	44,201.6
Others	4,127.6	36,722.9	40,850.5	10,115.6	35,111.5	45,227.1
Total	1,087,885.6	107,480.9	1,195,366.5	1,018,385.0	104,909.1	1,123,294.1

	THE BANK'S FINANCIAL STATEMENTS					
	2004			2003		
	Domestic	Foreign	Total	Domestic	Foreign	Total
BAHT	1,065,969.7	38,367.0	1,104,336.7	999,166.6	32,306.1	1,031,472.7
USD	14,798.7	32,390.8	47,189.5	6,673.6	37,491.4	44,165.0
Others	4,039.7	30,545.5	34,585.2	10,076.2	29,196.0	39,272.2
Total	1,084,808.1	101,303.3	1,186,111.4	1,015,916.4	98,993.5	1,114,909.9

4.11 Interbank and money market items (liabilities)

Interbank and money market items (liabilities) consisted of the following as at December 31, 2004 and 2003 :

	CONSOLIDATED FINANCIAL STATEMENTS					
	Demand	2004 Time	Total	Demand	2003 Time	Total
Domestic items						
Bank of Thailand and Financial Institutions Development Fund	13.1	4,383.9	4,397.0	12.9	2,996.8	3,009.7
Commercial banks	733.7	2,726.3	3,460.0	792.8	-	792.8
Other banks	196.2	2,184.7	2,380.9	327.6	178.8	506.4
Finance companies, Finance and securities companies, Securities companies and Credit foncier companies	1,674.2	156.8	1,831.0	3,863.2	86.9	3,950.1
Other financial institutions	1,239.8	85.4	1,325.2	2,125.9	140.4	2,266.3
Total domestic items	3,857.0	9,537.1	13,394.1	7,122.4	3,402.9	10,525.3
Foreign items						
USD	393.2	10,176.8	10,570.0	1,453.8	9,381.3	10,835.1
JPY	2.6	1,994.3	1,996.9	5.8	3,595.6	3,601.4
Others	2,086.7	5,044.3	7,131.0	1,906.5	4,732.3	6,638.8
Total foreign items	2,482.5	17,215.4	19,697.9	3,366.1	17,709.2	21,075.3
Total domestic and foreign items	6,339.5	26,752.5	33,092.0	10,488.5	21,112.1	31,600.6

Million Baht

THE BANK'S FINANCIAL STATEMENTS						
	2004			2003		
	Demand	Time	Total	Demand	Time	Total
Domestic items						
Bank of Thailand and Financial Institutions						
Development Fund	13.1	4,383.9	4,397.0	12.9	2,996.8	3,009.7
Commercial banks	780.5	2,726.3	3,506.8	667.8	-	667.8
Other banks	196.2	2,184.7	2,380.9	327.6	178.8	506.4
Finance companies, Finance and securities companies, Securities companies and Credit foncier companies	1,756.4	146.8	1,903.2	3,938.1	46.9	3,985.0
Other financial institutions	1,239.8	28.9	1,268.7	2,125.9	46.9	2,172.8
Total domestic items	3,986.0	9,470.6	13,456.6	7,072.3	3,269.4	10,341.7
Foreign items						
USD	441.3	10,176.8	10,618.1	1,495.4	16,136.9	17,632.3
JPY	2.7	1,994.3	1,997.0	6.3	3,595.6	3,601.9
Others	2,120.4	4,977.7	7,098.1	1,919.8	4,670.6	6,590.4
Total foreign items	2,564.4	17,148.8	19,713.2	3,421.5	24,403.1	27,824.6
Total domestic and foreign items	6,550.4	26,619.4	33,169.8	10,493.8	27,672.5	38,166.3

4.12 Borrowings

4.12.1 Classified by types of securities and sources of fund as at December 31, 2004 and 2003, as follows :

Million Baht

CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS						
	2004			2003		
	Domestic	Foreign	Total	Domestic	Foreign	Total
Unsecured subordinated notes	13,165.5	29,116.3	42,281.8	37,030.0	29,519.5	66,549.5
<u>Less</u> Master Investments Agreement	(13,165.5)	-	(13,165.5)	(34,500.0)	-	(34,500.0)
Subordinated convertible bonds	4,388.5	-	4,388.5	21,620.0	9,768.0	31,388.0
<u>Less</u> Discount on borrowings	-	(8,239.9)	(8,239.9)	(11,385.0)	(8,926.2)	(20,311.2)
Total	4,388.5	20,876.4	25,264.9	12,765.0	30,361.3	43,126.3

4.12.2 Classified by types of securities, currency, maturity and interest rate as at December 31, 2004 and 2003, as follows :

Million Baht

Types	CONSOLIDATED AND THE BANK'S FINANCIAL STATEMENTS					
	Currency	Maturity	Interest Rate	Amount		
				2004	2003	
Short-term borrowings						
Unsecured						
subordinated notes (Notes 4.13 and 4.18)	THB	2004	None	-	2,530.0	
	USD	2005	7.25%	1,088.8	-	
Subordinated						
convertible bonds (Notes 4.14 and 4.18)	THB	2004	4.589%	-	9,768.0	
	THB	2004	None	-	2,530.0	
<u>Less</u> Discount on borrowings				-	(896.9)	
Total short-term borrowings				1,088.8	13,931.1	
Long-term borrowings						
Unsecured						
subordinated notes (Notes 4.13 and 4.18)	USD	2005 - 2029	7.25% - 9.025%	28,027.5	29,519.5	
	THB	Perpetual	0.67%*	13,165.5	-	
	THB	Perpetual	15.00%**	-	34,500.0	
<u>Less</u> Master Investment Agreement				(13,165.5)	(34,500.0)	
Subordinated						
convertible bonds (Notes 4.14 and 4.18)	THB	Perpetual	Floating interest rate**	4,388.5	-	
	THB	2005 - 2006	None	-	19,090.0	
<u>Less</u> Discount on borrowings				(8,239.9)	(19,414.3)	
Total long-term borrowings				24,176.1	29,195.2	
Total				25,264.9	43,126.3	

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 :

* 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.

- 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 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 4.12). 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.

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 3.16), 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 and 2003, the presentation of the first group of securities is as follows :

	Baht	
	2004	2003
Subordinated bonds cum preferred shares	13,164,183,450	34,496,550,000
Preferred shares	1,316,550	3,450,000
Total	13,165,500,000	34,500,000,000

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 and 2003, would be as follows :

	2004	2003
Preferred shares	1,316,550	3,450,000
Premium on preferred shares	13,164,183,450	34,496,550,000
Total	13,165,500,000	34,500,000,000

4.19 Share capital

As at December 31, 2004 and 2003, 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, 2003 :

4.19.1 3,998,000,000 ordinary shares, consisting of :

- 1,908,497,894 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, and
- 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).

As at December 31, 2004 and 2003, the registered shares and their allocations are as follows :

Type	Number of Registered Shares	Description	Allocation	
			2004	2003
Ordinary shares	3,998,000,000	Shares issued	1,908,711,239	1,908,497,894
		Share allocated for sale in the future	1,239,502,106	1,109,502,106
		Share reserved for the exercise of right of the subordinated convertible bonds (See Note 4.14)	-	70,000,000
		Share reserved for the exercise of right of the convertible bonds (See Note 4.15)	-	60,000,000
		Share reserved for the exercise of right of the subordinated convertible bonds of CAPS (See Note 4.18)	150,000,000	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	1,000,000	Shares issued	131,655	345,000
		Share allocated for sale in the future	655,000	655,000
Class B preferred shares	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

The reconciliation of weighted average number of share for the years ended December 31, 2004 and 2003 are as follows :

FOR THE YEAR ENDED DECEMBER 31, 2004						
	Number of Share Issued	Accumulated Number of Shares Outstanding	From	To	Number of Days	Weighted Average Number of Shares
Beginning balance		1,908,497,894	January 1, 2004	July 6, 2004	188	980,321,323
Class A preferred shares converted into ordinary shares	213,345	1,908,711,239	July 7, 2004	December 31, 2004	178	928,280,329
Total					<u>366</u>	<u>1,908,601,652</u>

FOR THE YEAR ENDED DECEMBER 31, 2003						
	Number of Share Issued	Accumulated Number of Shares Outstanding	From	To	Number of Days	Weighted Average Number of Shares
Beginning balance		1,466,495,694	January 1, 2003	December 21, 2003	355	1,426,317,730
Ordinary shares, to be offered and sold to general public	384,349,800	1,850,845,494	December 22, 2003	December 30, 2003	9	45,637,286
Ordinary shares, to be offered and sold to selling agents and underwriters	57,652,400	1,908,497,894	December 31, 2003	December 31, 2003	1	5,228,761
Total					<u>365</u>	<u>1,477,183,777</u>

4.19.4 Capital fund as at December 31, 2004 and 2003 are as follows :

	Million Baht	
	2004	2003
Tier 1 capital		
Issued and paid-up share capital and premium on share capital	75,434.6	101,210.1
Legal reserve	2,000.0	11,544.8
Other reserve	5,000.0	63,266.9
Retained earnings (deficit) after appropriation	496.4	(107,634.5)
Others	13,164.2	34,496.6
	96,095.2	102,883.9
Tier 2 capital		
Unrealized increment per land appraisal	6,870.6	6,870.6
Unrealized increment per premises and condominiums appraisal	2,066.1	2,401.8
Provision for normal assets	3,977.0	2,987.6
Unrealized gain (net) on equity security revaluation-available-for-sale	3,501.6	3,979.2
Hybrid debt capital instruments	81.6	-
Long-term subordinated debt instruments		
Subordinated convertible bonds	-	797.9
Unsecured subordinated notes	14,291.0	16,194.9
	30,787.9	33,232.0
Total	126,883.1	136,115.9

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, 2004 and 2003, capital adequacy ratios maintained by the Bank in accordance with the notification of the BOT are as follows :

	Percentage	
	2004	2003
Total capital	13.5	15.9
Tier 1 capital	10.2	12.0
Tier 2 capital	3.3	3.9

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 interim 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.

4.25 Commitments

As at December 31, 2004 and 2003, the Bank had commitments as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2004			2003		
	Baht	Foreign Currencies	Total	Baht	Foreign Currencies	Total
Avals to bills	2,532.3	1,417.5	3,949.8	2,458.9	845.2	3,304.1
Guarantees of loans	293.6	8,740.2	9,033.8	438.9	10,539.5	10,978.4
Other guarantees	56,541.7	12,971.2	69,512.9	50,689.9	11,984.0	62,673.9
Liability under unmaturred import bills	942.7	10,525.3	11,468.0	414.8	8,965.5	9,380.3
Letters of credit	1,082.7	28,712.7	29,795.4	737.7	28,052.0	28,789.7
Forward foreign exchange contracts						
Bought	8,100.9	137,090.3	145,191.2	14,136.7	110,498.6	124,635.3
Sold	10,054.4	226,999.2	237,053.6	4,449.3	237,745.5	242,194.8
Currency swaps						
Bought	-	1,954.8	1,954.8	800.5	396.7	1,197.2
Sold	-	-	-	-	772.9	772.9
Interest rate swaps						
Bought	-	6,624.3	6,624.3	-	7,882.8	7,882.8
Sold	-	6,624.3	6,624.3	-	8,116.4	8,116.4
Amount of unused bank overdraft	117,423.7	2,888.8	120,312.5	113,893.3	2,815.6	116,708.9
Others	433.0	223.3	656.3	179.0	16,204.2	16,383.2
Total	197,405.0	444,771.9	642,176.9	188,199.0	444,818.9	633,017.9

THE BANK'S FINANCIAL STATEMENTS						
	2004			2003		
	Baht	Foreign Currencies	Total	Baht	Foreign Currencies	Total
Avals to bills	2,527.5	1,417.5	3,945.0	2,424.3	845.2	3,269.5
Guarantees of loans	293.6	8,740.2	9,033.8	438.9	10,539.4	10,978.3
Other guarantees	56,490.7	12,349.9	68,840.6	50,621.9	11,461.1	62,083.0
Liability under unmatured import bills	942.7	10,381.4	11,324.1	414.8	8,785.2	9,200.0
Letters of credit	1,062.5	28,369.5	29,432.0	717.4	27,741.8	28,459.2
Forward foreign exchange contracts						
Bought	8,100.9	137,038.0	145,138.9	14,136.7	118,545.6	132,682.3
Sold	10,054.4	226,879.1	236,933.5	12,603.5	237,775.2	250,378.7
Currency swaps						
Bought	-	1,954.8	1,954.8	800.5	1,090.4	1,890.9
Sold	-	-	-	800.6	772.8	1,573.4
Interest rate swaps						
Bought	-	6,624.3	6,624.3	-	7,882.8	7,882.8
Sold	-	6,624.3	6,624.3	-	8,116.4	8,116.4
Amount of unused bank overdraft	117,423.7	2,019.4	119,443.1	113,893.3	2,042.4	115,935.7
Others	433.0	223.3	656.3	179.0	15,808.0	15,987.0
Total	197,329.0	442,621.7	639,950.7	197,030.9	451,406.3	648,437.2

4.26 Properties used as collateral

Government and State enterprises securities having face value of Baht 153,980.4 million and Baht 102,126.0 million as at December 31, 2004 and 2003, respectively, are deposited as cover for commitments with government agencies, the BOT and for securities sold under repurchase agreements in favour of the BOT.

4.27 Litigation

As at December 31, 2004 and 2003, 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, 2004 and 2003, 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, 2004 and 2003, the Bank had significant loans and commitments to related parties, as follows :

Million Baht

	2004		
	CONSOLIDATED FINANCIAL STATEMENTS	THE BANK'S FINANCIAL STATEMENTS	MATURITIES
Related restructured debtors			
Loans			
Ending balance	65,259.8	65,259.8	April 11, 1997-December 30, 2020
Average month end balance	70,962.1	70,962.1	
Commitments			
Ending balance	4,276.5	4,276.5	February 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	November 4, 1993-November 27, 2023
Average month end balance	16,301.3	22,361.5	
Commitments			
Ending balance	1,945.9	1,953.3	December 31, 2004-September 30, 2009
Average month end balance	2,116.1	2,125.3	

Million Baht

	2003		
	CONSOLIDATED FINANCIAL STATEMENTS	THE BANK'S FINANCIAL STATEMENTS	MATURITIES
Related restructured debtors			
Loans			
Ending balance	74,801.4	74,801.4	April 11, 1997 - December 30, 2020
Average month end balance	74,620.2	74,620.2	
Commitments			
Ending balance	5,605.9	5,605.9	December 1, 2003 - May 12, 2018
Average month end balance	5,993.8	5,993.8	
Other related parties			
Loans			
Ending balance	11,830.5	17,369.7	November 4, 1993 - May 28, 2018
Average month end balance	9,585.3	10,046.9	
Commitments			
Ending balance	1,658.2	1,663.6	December 1, 2003 - October 8, 2020
Average month end balance	1,989.5	2,000.7	

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.

For the year ended December 31, 2003, 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 between 1.312% to 2.425%, on default loans were at 14.0% and on other loans between 1.25% to 9.75%. Determination of interest rates was dependent on the type of loans and collateral.

As at December 31, 2004 and 2003, the Bank had allowance for doubtful accounts of loans to related parties amounting to 13,918.7 million and Baht 13,301.0 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, 2004 and 2003 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 subsidiaries and associated companies, consisted of the following as at December 31, 2004 and 2003 :

LOANS

Million Baht

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Subsidiary company				
Sinnsuptawee Asset Management Co., Ltd.	-	-	9,112.9	5,539.2
Associated companies				
BSL Leasing Co., Ltd.	1,516.0	810.0	1,516.0	810.0
Thai Filament Finishing Co., Ltd.	158.8	161.8	158.8	161.8
Thai Polymer Textile Co., Ltd.	1,545.8	1,514.3	1,545.8	1,514.3
Thai Taffeta Textile Co., Ltd.	143.1	163.5	143.1	163.5

COMMITMENTS

Million Baht

	CONSOLIDATED		THE BANK'S	
	FINANCIAL STATEMENTS		FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Subsidiary companies				
Bangkok Bank Berhad	-	-	5.8	5.3
Bualuang Securities Public Co., Ltd.*	-	-	1.5	1.5
Associated companies				
Asia Credit Public Co., Ltd.	0.5	0.3	0.5	0.3
BSL Leasing Co., Ltd.	19.8	85.7	19.8	85.7
Thai Filament Finishing Co., Ltd.	9.8	11.2	9.8	11.2
Thai Polymer Textile Co., Ltd.	11.4	56.2	11.4	56.2
Thai Taffeta Textile Co., Ltd.	7.3	6.4	7.3	6.4

* Formerly Bualuang Securities 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, 2004 and 2003 :

LOANS

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Bangkok Central Leasing Co., Ltd.	1,002.0	401.0	1,002.0	401.0
Bangkok Polyethylene Co., Ltd.*	-	1,601.0	-	1,601.0
Bangkok UFJ Co., Ltd.	-	76.0	-	76.0
Toyota Leasing (Thailand) Co., Ltd.	1,650.0	400.0	1,650.0	400.0

COMMITMENTS

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Asia Lamp Industry Co., Ltd.	1.0	2.2	1.0	2.2
Asia Cement Public Co., Ltd.	404.0	-	404.0	-
Bangkok Central Leasing Co., Ltd.	189.6	209.2	189.6	209.2
Bangkok Polyethylene Co., Ltd. *	-	211.6	-	211.6
Thana Thep Printing Co., Ltd.	1.2	0.3	1.2	0.3
Toyota Leasing (Thailand) Co., Ltd.	0.4	0.4	0.4	0.4

As at December 31, 2003 , the Bank had placement with BBL (Cayman) Limited, the Bank's subsidiary, amounting to Baht 9,768.0 million.

As at December 31, 2003, the Bank had borrowings from BBL (Cayman) Limited, the Bank's subsidiary, amounting to Baht 6,787.2 million.

* As at December 31, 2004, became non-related company

As at December 31, 2004 and 2003, the Bank had deposits from related parties as follows :

	Million Baht	
	2004	2003
Subsidiaries		
BBL (Cayman) Limited	3.8	0.3
Bangkok Bank Berhad	66.8	13.0
Sinnsuptawee Asset Management Co., Ltd.	362.8	110.5
Bualuang Finance Co., Ltd.	43.0	37.8
BBL Asset Management Co., Ltd.	7.5	6.6
Bualuang Securities Public Co., Ltd.*	44.6	25.4
Associated companies		
BSL Leasing Co., Ltd.	13.8	16.5
Processing Center Co., Ltd.	127.2	171.8
Asia Credit Public Co., Ltd.	9.7	19.0
Thai Filament Finishing Co., Ltd.	0.2	0.0
Thai Polymer Textile Co., Ltd.	0.3	0.1
Thai Taffeta Textile Co., Ltd.	0.0	0.0
WTA (Thailand) Co., Ltd.	0.0	0.0
Related restructured debtors	2,091.5	6,138.0
Other related parties	4,773.3	5,221.3

* Formerly Bualuang Securities Co., Ltd.

As at December 31, 2004 and 2003, 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		
	2004	2003	Change
PLACEMENT			
Subsidiaries	-	9,768.0	(9,768.0)
LOANS			
Subsidiaries	9,112.9	5,539.2	3,573.7
Associated companies	3,363.7	2,649.6	714.1
Related restructured debtors*	63,412.1	72,961.8	(9,549.7)
Other related parties*	11,645.3	11,020.5	624.8
Total	87,534.0	92,171.1	(4,637.1)
COMMITMENTS			
Subsidiaries	7.3	6.8	0.5
Associated companies	48.8	159.9	(111.1)
Related restructured debtors*	4,248.1	5,532.1	(1,284.0)
Other related parties*	1,925.6	1,570.7	354.9
Total	6,229.8	7,269.5	(1,039.7)
DEPOSITS			
Subsidiaries	528.5	193.6	334.9
Associated companies	151.2	207.4	(56.2)
Related restructured debtors*	2,091.5	6,138.0	(4,046.5)
Other related parties*	4,773.3	5,221.3	(448.0)
Total	7,544.5	11,760.3	(4,215.8)
BORROWING			
Subsidiaries	-	6,787.2	(6,787.2)
OTHER LIABILITIES			
Subsidiaries (Note 4.4)	3,323.0	-	3,323.0

* Excluding subsidiaries and associated companies.

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, 2004 and 2003, material accrued income and expenses between the Bank and related parties are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Subsidiaries				
Interest receivable	-	-	-	583.9
Interest payable	-	-	0.0	41.8
Associated companies				
Interest receivable	4.1	2.5	4.1	2.5
Interest payable	0.0	0.0	0.0	0.0
Other related parties				
Interest receivable	64.1	124.8	64.1	124.8
Interest payable	3.4	3.2	3.4	3.2

For the years ended December 31, 2004 and 2003, 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,	
	2004	2003	2004	2003
Subsidiaries				
Interest and discount received	-	-	215.9	754.1
Fees and service income	-	-	53.2	32.4
Other income	-	-	1.9	1.7
Dividend income	-	-	111.5	-
Interest paid	-	-	15.4	111.9
Other expenses	-	-	1.7	0.0
Associated companies				
Interest and discount received	41.3	65.8	41.3	65.8
Fees and service income	1.4	4.2	1.4	4.2
Other income	0.0	0.0	0.0	0.0
Dividend income	5.7	4.2	5.7	4.2
Interest paid	0.8	1.1	0.8	1.1
Other expenses	69.6	59.0	69.6	59.0
Other related parties				
Interest and discount received	3,867.8	3,358.6	3,867.8	3,358.6
Fees and service income	54.4	55.8	54.4	55.8
Interest paid	36.7	48.4	36.7	48.4
Other expenses	302.2	398.0	302.2	398.0

For the years ended December 31, 2004 and 2003, the Bank sold properties foreclosed to Sinnsuptawee Asset Management Co., Ltd. amounting to Baht 493.1 million for Baht 471.5 million and Baht 5,936.7 million for Baht 5,843.5 million, respectively, 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 and Baht 93.2 million, respectively, 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,

Million Baht

	2004	2003
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income (loss)	(698.6)	1.0
Items to reconcile net income (loss) to cash received (paid)		
from operating activities		
Depreciation	0.8	0.7
Loss on impairment of properties foreclosed	636.1	6.1
Withholding tax recoverable written off	0.2	0.0
Income (loss) from operations before changes in operating assets and liabilities	(61.5)	7.8
Operating assets (increase) decrease		
Deposit at financial institution	-	120.0
Loans to parent company	(3,323.0)	-
Properties foreclosed	(118.2)	(5,567.2)
Accrued interest receivable	3.2	(0.7)
Note receivables	(19.0)	-
Accounts receivable	9.8	(10.0)
Prepaid expenses	(0.3)	(0.1)
Advance payment for properties foreclose	-	(42.7)
Deposits	(0.7)	0.0
Income tax recoverable	(4.8)	(0.7)
Operating liabilities increase (decrease)		
Accrued expenses	7.0	0.4
Deposits	0.0	(2.0)
Deposit for properties foreclosed	-	0.0
Deferred rental income for properties foreclosed	(0.4)	(0.0)
Deposit for properties foreclosed rental	7.0	0.1
Other liabilities	0.0	0.0
Net cash used in operating activities	(3,500.9)	(5,495.1)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of premise and equipment	(0.8)	(0.0)
Net cash used in investing activities	(0.8)	(0.0)
CASH FLOWS FROM FINANCING ACTIVITIES		
Cash received from promissory note issued	3,573.7	5,539.2
Net cash provided by financing activities	3,573.7	5,539.2
Net increase in cash	72.0	44.1
Cash and cash equivalent items as at January 1,	290.5	246.4
Cash and cash equivalent items as at December 31,	362.5	290.5

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 years ended December 31, 2004 and 2003, the consolidated financial statements presented income tax amounting to Baht 141.3 million and Baht 85.8 million, respectively, which is the income tax of its subsidiaries.

For the years ended December 31, 2004 and 2003, the Bank's financial statements presented net income but no income tax expenses as the Bank has losses carried forward being taxable expenses.

4.31 Long-term leases

Long-term leases consisted of the following as at December 31, 2004 and 2003 :

		Million Baht			
		REMAINING RENTAL EXPENSES			
		CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
		2004	2003	2004	2003
Type of lease	Period				
Land and/or premises	2004 - 2007	133.6	139.2	132.6	121.5
Land and/or premises	2008 - 2017	218.5	124.4	218.5	124.4
Land and/or premises	2018 - 2027	20.9	13.1	20.9	13.1
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		405.8	276.7	404.8	259.0

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, 2004 and 2003 :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS					
	2004			2003		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
ASSETS						
Total assets	1,188,040.0	219,307.5	1,407,347.5	1,178,655.0	184,683.9	1,363,338.9
Interbank and money market items	15,706.2	115,891.3	131,597.5	14,677.9	91,653.9	106,331.8
Loans	840,411.9	94,022.1	934,434.0	773,092.1	78,808.4	851,900.5
Investments	292,294.0	8,919.9	301,213.9	339,804.7	14,534.3	354,339.0
LIABILITIES						
Deposits	1,113,845.8	81,520.7	1,195,366.5	1,039,348.3	83,945.8	1,123,294.1
Interbank and money market items	12,975.6	20,116.4	33,092.0	13,419.0	18,181.6	31,600.6
Borrowings	4,388.5	20,876.4	25,264.9	12,765.0	30,361.3	43,126.3
Subordinated bonds						
cum preferred shares	13,164.2	-	13,164.2	34,496.6	-	34,496.6
CONTINGENCIES	500,948.2	141,228.7	642,176.9	491,730.2	141,287.7	633,017.9

Million Baht

	THE BANK'S FINANCIAL STATEMENTS					
	2004			2003		
	Domestic Operations	Foreign Operations	Total	Domestic Operations	Foreign Operations	Total
ASSETS						
Total assets	1,187,098.2	212,836.8	1,399,935.0	1,173,530.3	185,318.7	1,358,849.0
Interbank and money market items	15,194.4	114,213.5	129,407.9	13,861.7	99,495.9	113,357.6
Loans	845,199.9	87,740.5	932,940.4	775,319.5	73,539.3	848,858.8
Investments	295,311.6	10,440.2	305,751.8	342,890.4	12,861.0	355,751.4
LIABILITIES						
Deposits	1,110,894.1	75,217.3	1,186,111.4	1,036,955.6	77,954.3	1,114,909.9
Interbank and money market items	13,038.0	20,131.8	33,169.8	13,235.4	24,930.9	38,166.3
Borrowings	4,388.5	20,876.4	25,264.9	12,765.0	30,361.3	43,126.3
Subordinated bonds						
cum preferred shares	13,164.2	-	13,164.2	34,496.6	-	34,496.6
CONTINGENCIES	500,892.3	139,058.4	639,950.7	491,627.6	156,809.6	648,437.2

4.32.2 The results of operations for the years ended December 31, 2004 and 2003 :

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

CONSOLIDATED FINANCIAL STATEMENTS				
2003				
	Domestic Operations	Foreign Operations	Elimination	Total
Interest and dividend income	44,190.7	8,782.6	(4,778.5)	48,194.8
Interest expenses	(21,261.9)	(7,170.2)	4,778.5	(23,653.6)
Net interest income	22,928.8	1,612.4	-	24,541.2
Non-interest income	19,950.0	1,991.8	104.1	22,045.9
Non-interest expenses	(32,323.9)	(2,766.2)	16.8	(35,073.3)
Income before income tax	10,554.9	838.0	120.9	11,513.8

Million Baht

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 BANK'S FINANCIAL STATEMENTS				
2003				
	Domestic Operations	Foreign Operations	Elimination	Total
Interest and dividend income	44,004.8	7,992.3	(3,924.3)	48,072.8
Interest expenses	(21,197.9)	(6,245.9)	3,924.3	(23,519.5)
Net interest income	22,806.9	1,746.4	-	24,553.3
Non-interest income	18,988.4	1,853.1	(16.8)	20,824.7
Non-interest expenses	(31,399.4)	(2,640.6)	16.8	(34,023.2)
Income before income tax	10,395.9	958.9	-	11,354.8

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, 2004 and 2003 :

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 and securities sold under repurchase agreements	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

Million Baht

	2003							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***	58,996.8	28,421.5	10,778.2	1,225.5	-	14,105.4**	-	113,527.4
Investment in securities and securities purchased under resale agreements	93,718.4	15,491.4	62,503.1	131,048.1	96,941.9	33,142.5	-	432,845.4
Loans	421,982.0	70,825.3	74,401.2	71,601.0	94,902.9	-	115,146.4	848,858.8
Financial Liabilities								
Deposits	653,341.8	311,669.2	92,496.0	13,473.1	0.3	43,929.5	-	1,114,909.9
Interbank and money market items and securities sold under repurchase agreements	18,551.9	9,936.9	3,194.2	-	-	6,483.3	-	38,166.3
Liabilities payable on demand	6,743.3	-	-	-	-	-	-	6,743.3
Borrowings	1,265.0	9,574.8	3,091.3	18,292.7	10,902.5	-	-	43,126.3

* Excluding allowance for doubtful accounts amounting to Baht 57.0 million.

** Including accrued interest receivables.

*** Excluding allowance for doubtful accounts amounting to Baht 169.8 million.

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, 2004 and 2003 are as follows :

Million Baht

	CONSOLIDATED FINANCIAL STATEMENTS		THE BANK'S FINANCIAL STATEMENTS	
	2004	2003	2004	2003
Fixed interest rate	240,379	216,816	239,657	216,187
Floating interest rate	608,656	561,815	605,543	559,132
Total	849,035	778,631	845,200	775,319

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 two-third of the total exposure as at December 31, 2004 and three-fifth of the total exposure as at December 31, 2003 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, 2004 and 2003, were approximately six months, almost all contracts was under one year tenor. For the currency swaps and interest rate swaps, all exposures as at December 31, 2004 and 2003, were to financial institutions.

The following table shows the credit risk of the Bank's derivative financial instruments as at December 31, 2004 and 2003 :

	Million Baht	
	2004	2003
Forward foreign exchange contracts	5,466.1	2,502.8
Currency swaps	-	247.5
Interest rate swaps	268.4	585.7
Total	5,734.5	3,336.0

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, 2004 and 2003 :

	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	

Million Baht

	2003		
	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 agreement	159,616.0	3,505.5	2.2 %
Investments, net	332,467.9	12,093.6	3.6 %
Loans	834,168.1	32,473.7	3.9 %
Total	1,326,252.0	48,072.8	
Interest-bearing Financial Liabilities			
Deposits	1,083,428.2	13,085.2	1.2 %
Interbank and money market items	26,753.4	402.0	1.5 %
Long-term borrowings and subordinated bonds cum preferred shares	75,275.6	10,032.2	13.3 %
Total	1,185,457.2	23,519.4	

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, 2004 and 2003 :

	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 and securities sold under repurchase agreements	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.

Million Baht

	2003					Total
	Up to 1 Year	1 to 5 Years	Over 5 Years	No Maturity	Non - accrual Loans	
Interbank and money market items*	112,301.9	1,225.5	-	-	-	113,527.4
Investments and securities purchased						
under resale agreements	167,139.8	135,451.9	97,111.2	33,142.5	-	432,845.4
Loans**	386,838.8	236,992.8	109,880.8	-	115,146.4	848,858.8
Deposits	1,101,436.5	13,473.1	0.3	-	-	1,114,909.9
Interbank and money market						
items and securities sold under						
repurchase agreements	37,054.3	1,112.0	-	-	-	38,166.3
Liabilities payable on demand	6,743.3	-	-	-	-	6,743.3
Borrowings	13,931.1	18,292.7	10,902.5	-	-	43,126.3
Subordinated bonds cum preferred shares	-	-	-	34,496.6	-	34,496.6

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.

* Excluding allowance for doubtful accounts amounting to Baht 169.8 million.

** Excluding allowance for doubtful accounts and accrued interest receivable.

The following is a summary of the notional amounts and the fair value of the Bank's derivative financial instruments as at December 31, 2004 and 2003 :

	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

	Million Baht			
	2003			Fair Value
	Notional Amount		Total	
Up to 1 Year	Over 1 Year			
Forward foreign exchange contracts	383,061.0	-	383,061.0	(1,116.6)
Currency swaps	3,464.3	-	3,464.3	247.5
Interest rate swaps	2,817.0	12,948.7	15,765.7	570.8

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, 2004 and 2003 :

Million Baht

	THE BANK'S FINANCIAL STATEMENTS			
	2004		2003	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Financial Assets				
Cash	30,455.9	30,455.9	28,239.9	28,239.9
Interbank and money market items	129,407.9	129,407.9	113,357.6	113,357.6
Securities purchased under resale agreements	32,030.0	32,030.0	77,094.0	77,094.0
Investments	305,751.8	310,268.2	355,751.4	362,517.6
Loans and accrued interest receivables, net	824,776.5	824,776.5	714,512.2	714,512.2
Customers' liabilities under acceptances	880.7	880.7	1,139.4	1,139.4
Financial Liabilities				
Deposits	1,186,111.4	1,186,111.4	1,114,909.9	1,114,909.9
Interbank and money market items	33,169.8	33,169.8	38,166.3	38,166.3
Liabilities payable on demand	4,037.0	4,037.0	6,743.3	6,743.3
Borrowings and subordinated bonds cum preferred shares	38,429.1	50,776.5	77,622.8	93,064.7
Bank's liabilities under acceptances	880.7	880.7	1,139.4	1,139.4
Interest payable	2,583.4	2,583.4	3,431.3	3,431.3

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, securities sold under repurchase agreement, 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.



1. References

1.1 Share registrar

Thailand Securities Depository Co., Ltd.
62 The Stock Exchange of Thailand Building (6th Floor)
Ratchadaphisek Road, Khlong Toei, Bangkok 10110
Tel : 0-2359-1200-1

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

1.4 Legal advisers

Mr. Pradit	Ekamanee	Tel : 0-2230-2643
Mr. Prasit	Sansiri	Tel : 0-2230-2729
Mr. Chuchart	Srisaeng	Tel : 0-2230-2969

2. Disclosure of information on capital structure and large shareholders

Information with respect to the Non-Voting Depository Receipt (NVDR)

1. *Number of the Bank's shares which are the underlying securities of the Non-Voting Depository Receipts (NVDRs)*

On December 31, 2004, the Thai NVDR Company Limited, a subsidiary of the Stock Exchange of Thailand, had issued 307,214,200 NVDRs representing Bangkok Bank's shares. The number of the NVDRs issued accounts for 16.10 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 of the underlying shares, in the 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 Memorandum or Articles of Association.

Agreement between the groups of large shareholders with respect to matters that have 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 November 5, 2004

Rank	Names of shareholders	Number of shares (in millions)	Percentage of total shares
1.	The Stock Exchange of Thailand	132.5	6.94
2.	Thai NVDR Company Limited	95.2	4.99
3.	HSBC (Singapore) Nominees Pte, Ltd.	94.3	4.94
4.	State Street Bank and Trust Company, For London	47.8	2.50
5.	Morgan Stanley & Co International Limited	46.7	2.45
6.	HSBC Bank Plc – Clients General A/C	42.0	2.20
7.	Thailand Securities Depository Company Limited for Local Depositors	40.2	2.11
8.	State Street Bank and Trust Company	39.9	2.09
9.	The Bank of New York (Nominees) Limited	38.4	2.01
10.	Bangkok Insurance Public Company Limited	35.4	1.86

As of the closing date of the Bank's share registration book as indicated above, there were 40.2 million shares held under the name of Thailand Securities Depository Company Limited for Local Depositors, and 14.9 million shares held under the name of Thailand Securities Depository Company Limited for Overseas 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 behaviors have a significant influence on the operational policies or management of the company

None. In addition, there is no information indicating that any of the top ten largest shareholders have cross shareholdings or pyramid holdings.

Information with respect to free float

As of December 29, 2004, the free float of the Bank as calculated by the Securities and Exchange Commission was 94.07 percent of 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 defined by the Securities and Exchange Commission, means 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 2004

BOARD OF DIRECTORS		TOTAL (BAHT)
1.	Chatri Sophonpanich	3,400,000.00
2.	Staporn Kavitanon	2,550,000.00
3.	Kosit Panpiemras	2,300,000.00
4.	Piti Sithi-Amnuai	1,700,000.00
5.	Damrong Krishnamara	1,700,000.00
6.	Joti Bhokavanij*	1,400,000.00
7.	Chartsiri Sophonpanich	1,700,000.00
8.	Charn Sophonpanich	1,700,000.00
9.	Amorn Chandarasomboon	1,700,000.00
10.	Deja Tulananda	1,700,000.00
11.	Thamnoon Laukaikul	1,700,000.00
12.	Teera Aphaiwongse	1,700,000.00
13.	Prasong Uthaisangchai	1,700,000.00
14.	Kovit Poshyananda	1,700,000.00
15.	Vira Ramyarupa	1,820,000.00
16.	Admiral Prachet Siridej	2,550,000.00
17.	Kanueng Luchai	2,300,000.00
18.	M.C.Mongkolchaleam Yugala	2,300,000.00
19.	Singh Tangtatswas**	-

* Resigned on October 21, 2004

** Appointed Director on December 28, 2004

Remuneration

1. Remuneration to 18 Directors : Baht 35.62 million
2. Remuneration (consisting of salary, bonus and contribution to provident funds) to 11 Executive Directors and top executive officers :
Baht 132.36 million

Other Benefits : None

4. Change in Shareholdings of the Board of Directors as at end-2004 and end-2003

BOARD OF DIRECTORS			AS AT END-2004	AS AT END-2003	CHANGE
1.	Chatri	Sophonpanich	12,841,478	11,994,478	+547,000
2.	Staporn	Kavitanon	-	-	-
3.	Kosit	Panpiemras	-	-	-
4.	Piti	Sithi-Amnuai	245,520	235,520	+10,000
5.	Damrong	Krishnamara	103,470	103,470	-
6.	Joti	Bhokavanij	-	-	-
7.	Chartsiri	Sophonpanich	4,841,700	4,841,700	-
8.	Charn	Sophonpanich	355,910	355,910	-
9.	Amorn	Chandarasomboon	73,150	73,150	-
10.	Deja	Tulananda	71,270	71,270	-
11.	Thamnoon	Laukaikul	25,950	25,950	-
12.	Teera	Aphaiwongse	-	-	-
13.	Prasong	Uthaisangchai	-	184,500	-184,500
14.	Kovit	Poshyananda	-	-	-
15.	Vira	Ramyarupa	216,780	216,780	-
16.	Admiral Prachet	Siridej	-	-	-
17.	Kanueng	Luchai	-	-	-
18.	M.C.Mongkolchaleam	Yugala	14,980	14,980	-
19.	Singh	Tangtatswas	-	-	-

5. Auditor's Remuneration

Bangkok Bank and its subsidiary companies have incurred the following audit fees to Deloitte Touche Tohmatsu Jaiyos Co., Ltd. for the year 2004:

- Audit fees for the Bank's 2004 financial statements Baht 7,258,000.00
- Fees for reviewing the Bank's quarterly financial statements for the year 2004 and other special audits Baht 920,400.00
- Audit fees for the financial statements of 4 of the Bank's subsidiary companies Baht 2,225,600.00

The Bank and its subsidiary companies have incurred other fees of Baht 2,072,275.10 to Deloitte Touche Tohmatsu Jaiyos Co., Ltd. as a result of special audit requirements of the relevant authorities.

Furthermore, the Bank has incurred the following audit fees to the overseas audit companies affiliated with Deloitte Touche Tohmatsu:

- Audit fees for the financial statements of 6 of the Bank's overseas branches Baht 5,370,189.85

In 2004, the Bank has not employed any other services, apart from those aforementioned, from Deloitte Touche Tohmatsu Jaiyos Co., Ltd. and its related persons or companies.

6. Information on Bonds

Type of Bonds	Interest Rates (%)	Maturity	Amount (Million)	Credit Rating (Moody's/S&P's)
Unsecured subordinated bonds	7.25	September 15, 2005	US\$ 27.85	Baa2/BB-
Unsecured subordinated bonds	8.25	March 15, 2016	US\$ 0.175	Baa2/BB-
Unsecured subordinated bonds	8.75	March 15, 2007	US\$ 266.9	Baa2/BB-
Unsecured subordinated bonds	9.025	March 15, 2029	US\$ 449.825	Baa2/BB-
Subordinated perpetual bonds cum preferred shares	0.67*	Perpetual	Baht 13,165.5	-
Subordinated convertible perpetual bonds group 29	4x (3 - month time deposit rate +1.75%)	Perpetual	Baht 4,388.5	-

*To be paid only when the Bank has paid dividend on the preferred shares.

7. Obligations for Future Issuance of Shares

Subordinated convertible perpetual bonds group 29

Ordinary shares reserved to accommodate the conversion right	150	million shares
Ordinary shares already converted	-	
Ordinary shares left to accommodate the conversion right	150	million shares
Conversion price	Baht 100	per share
Conversion period	from April 2, 2004	

8. Investment in Companies at 10% or More of Paid-Up Capital

As at December 31, 2004

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) 2070-4028	BANK	ORDINARY	265,000,000	100.00
2	BBL (CAYMAN) LIMITED C/O Maples and Calder, P.O.Box 309 GT, Ugland House, South Church Street, George Town, Grand Cayman, Cayman Islands, Tel. 1(345) 949-8066 Fax. 1(345) 949-8080	FINANCIAL	ORDINARY	100,000	100.00
3	SINNSUPTAWEE ASSET MANAGEMENT CO., LTD. 323, 30 th Floor United Center Building, 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 FINANCE CO., LTD. 175 Sathon City Tower, 13/1 Floor Room 1302 South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2679-6579 Fax. 0-2679-6585	FINANCIAL	ORDINARY PREFERENCE	67,702,416 80,000	}
5	BUALUANG SECURITIES PCL. 29 th Floor Silom Complex Office Building, 191 Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2231-3777 Fax. 0-2231-3797, 0-2266-3951	SECURITY	ORDINARY	80,909,325	
6	THAI PRECISION MANUFACTURING CO., LTD. 226 Moo 3 Thung Sukhla, Sri Racha, Chonburi 20230 Tel. (038) 491-180-1 Fax. (038) 491-337	MANUFACTURING OF FLOPPYDISK DRIVE	ORDINARY	2,401,522	59.77
7	BBL ASSET MANAGEMENT CO., LTD. Suite 2601, 26 th Floor, Sathon City Tower, 175 South Sathon Road, Thung Maha Mek, Bangkok 10120 Tel. 0-2679-6400 Fax. 0-2679-5995-6	ASSET MANAGEMENT	ORDINARY	499,995	50.00
8	KAMOLKIJ CO., LTD. 293/23-26 Surawong Road, Suriyawong, Bang Rak, Bangkok 10500 Tel. 0-2234-1502-9 Fax. 0-2236-5197	PARBOILED RICE EXPORTER	ORDINARY	194,000	49.62
9	THAI FILAMENT FINISHING CO., LTD. 57 Moo 10 Soi Watsriwaree-Noi, Bangna-Trad Road (km.18), Bangchalong, Bangphli, Samut Prakan 10540 Tel. 0-2337-1267-75 Fax. 0-2337-1222	GARMENT	ORDINARY	9,105,000	46.85
10	THAI TAFFETA TEXTILE CO., LTD. 58 Moo 10 Soi Watsriwaree-Noi, Bangna-Trad Road (km.18), Bangchalong, Bangphli, Samut Prakan 10540 Tel. 0-2337-1267-75 Fax. 0-2337-1222	GARMENT	ORDINARY	3,000,000	41.78
11	THAI POLYMER TEXTILE CO., LTD. 59 Moo 10 Soi Watsriwaree-Noi, Bangna-Trad Road (km.18), Bangchalong, Bangphli, Samut Prakan 10540 Tel. 0-2337-1267-75 Fax. 0-2337-1222	GARMENT	ORDINARY	18,288,000	38.75
12	UB-HAWORTH (THAILAND) CO., LTD. 23 th Floor Sermmit tower Building, 159 Sukhumvit Soi 21 (Asoke), Khlong Toei Nua, Wattana, Bangkok. 10110 Tel. 0-2260-8600 Fax. 0-2260-8616-7	FURNITURE MANUFACTURER	ORDINARY	5,855,420	36.95
13	QUALITY INN CO., LTD. 137/10 Sukhumvit 9, Khlong Toei Nua, Wattana, Bangkok. 10110 Tel. 0-2255-4661-4 Fax. 0-2255-4660	HOTEL	ORDINARY	712,139	35.61

NO.	COMPANY	TYPE OF BUSINESS	TYPE OF SHARES	NO. OF SHARES HELD	% OF COMPANY'S PAID-UP CAPITAL
14	C.P. PLAZA CO., LTD. 1,3,5,7 Ratchadapisek Road, Din Daeng, Bangkok 10400 Tel. 0-2247-3737 Fax. 0-2642-1005	RENTAL BUILDING	ORDINARY	73,721,632	33.31
15	BETTER RICE CO., LTD. 293/23-26 Surawong Road, Bang Rak, Bangkok 10500 Tel. 0-2234-1502-9 Fax. 0-2236-5197	DOMESTIC VEGETABLE OIL DISTRIBUTOR	ORDINARY	24,000	30.97
16	BUMRUNGRAD HOSPITAL PUBLIC COMPANY LIMITED 33 Sukhumvit Soi 3 (Nana Nua) Sukhumvit Road, Khlong Toei Nua, Wattana, Bangkok 10110 Tel. 0-2667-1000 Fax. 0-2667-2525	HOLDING	ORDINARY	222,899,765	30.53
17	SAMMIT MOTORS MANUFACTURING CO., LTD. 39 Moo 12 Petchkasem Road, Om Noi District, Krathumban, Samut Sakhon 74130 Tel. 0-2420-0027 Fax. 0-2420-1875, 0-2812-8245	MANUFACTURER OF AUTO PARTS	ORDINARY	5,550,000	30.00
18	PROCESSING CENTER CO., LTD. 142 Kasikornbank Building 4 th Floor, Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2237-6330-4 Fax. 0-2237-6340	DATABASE PROCESSING	ORDINARY	29,997	30.00
19	UMC METALS LTD. 32/37 Asoke Road, Sukhumvit 21 (Asoke), Khlong Toei Nua, Wattana, Bangkok 10110 Tel. 0-2259-2942-5 Fax. 0-2259-2946	STEEL MANUFACTURER	ORDINARY	43,178,255	29.78
20	TRE-ATTHABOON INDUSTRY CO., LTD. 69/2 Mu 11, Raikhing, Samphran, Nakhon Pathom, 73210 Tel. 0-2420-0079 Fax. 0-2420-2828	PLASTIC MANUFACTURER AND DISTRIBUTOR	ORDINARY	4,057,605	29.45
21	ASIA CREDIT PUBLIC COMPANY LIMITED 11,12,13 th Floor 622 Sukhumvit Road, Khlong Tan, Khlong Toei, Bangkok 10110 Tel. 0-2663-9999 Fax. 0-2663-9888	FINANCIAL	ORDINARY PREFERENCE CLASS A PREFERENCE CLASS B	263,216 243,066,951 193,934,394	27.49
22	SRI U-THONG CO., LTD. 12 th Floor S.P. Tower Building, 388 Phahonyothin Road, Samsen-Nai, Phyathai, Bangkok 10400 Tel. 0-2273-0032 Fax. 0-2273-0517	ELECTRICITY SUBSTATION AND TRANSMISSION LINE	ORDINARY	28,674,722	
23	BSL LEASING CO., LTD. 175 Sathon City Tower 19 th Floor, South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2679-6161 Fax. 0-2679-6160	LEASING	ORDINARY	258,750	25.88
24	WTA (THAILAND) LIMITED 313 C.P. Tower, Silom Road, Bang Rak, Bangkok 10500 Tel. 0-2699-1609 Fax. 0-2643-1881	SERVICES	ORDINARY	249	24.90
25	THAI PETROCHEMICAL INDUSTRY PUBLIC COMPANY LIMITED 8 th Floor TPI Tower, 26/56 Chan Road, Sathon, Bangkok 10120 Tel. 0-2678-5000,0-2678-5100 Fax. 0-2678-5001-5	PETROCHEMICAL	ORDINARY	1,896,493,909	24.16
26	SRITHEPHTHAI PLASCHEM CO., LTD. 109 Moo 8 Bangna-Trad Road, KM. 2.5, Bangna, Bangkok 10260 Tel. 0-2398-0027 Fax. 0-2399-2488	PLASTIC AND NYLON EXCLUDING GLASSES MANUFACTURER AND EXPORTER	ORDINARY	215,788	21.58
27	CBNP (THAILAND) CO., LTD. 719 KPN Tower Building, Rama IX Road, Bang Kapi, Huai Khwang, Bangkok 10320 Tel. 0-2717-0100 Ext. 367 Fax. 0-2717-0112	ASSET MANAGEMENT	ORDINARY	208	20.80
28	HIGH PRESSURE STEEL PIPE INDUSTRY CO., LTD. 36/4 Moo 2, Soi Wat Mahawong, Puchao Samingphrai Road Samrong Tai, Phra Pradaeng, Samut Prakan 10130 Tel. 0-2399-4049-50 Fax. 0-2393-4484	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	BANGKOK INDUSTRIAL GAS CO., LTD. 16 th Floor, Rajanakarn Building, 183 South Sathon Road, Yannawa, Sathon, Bangkok 10120 Tel. 0-2676-6262 Fax. 0-2676-6288-9	PETROLEUM AND NATURAL GAS PRODUCTION	ORDINARY	1,404,574	18.48
30	WONGPAITON GROUP PUBLIC COMPANY LIMITED 70/19 Moo 6, Ekachai Road, Bang Bon, Bangkok 10150 Tel. 0-2416-0059 Fax. 0-2416-1850	EXPORTER AND MANUFACTURER OF SPORTS PRODUCT	ORDINARY	108,386,115	17.92
31	HMC POLYMERS CO., LTD. 175 Sathon City Tower 20 th Floor, South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2679-6388-89 Fax. 0-2679-6380	PLASTIC MANUFACTURER	ORDINARY PREFERENCE	1,509,449 2,285,283	15.18
32	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
33	THAI SPECIAL STEEL INDUSTRY PUBLIC COMPANY LIMITED 26/56 19 th Floor, TPI Tower, Chan Tai Mai Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2678-6500 Fax. 0-2678-6505	STEEL MANUFACTURER	ORDINARY	55,000,000	13.03
34	ALPHATEC ELECTRONICS PUBLIC COMPANY LIMITED 15 th 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
35	PETCHBURI TERMINAL CO., LTD. 1168/86-88 29 th Floor Lumpkini Tower Building, Rama IV Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2285-6038 Fax. 0-2285-6044	RENTING TANK TERMINAL AND JETTY HEAD	ORDINARY	3,686,390	11.13
36	SIAM INTEGRATED COLD ROLLED STEEL PUBLIC COMPANY LIMITED 12 A Floor SSP Tower Building 2, 116/44-45 Sunthonkosa Road, Khlong Toei, Bangkok 10110 Tel. 0-2671-2622 Fax. 0-2671-2729	IRON STEEL WORK AND ROLLING MILLS MANUFACTURER	ORDINARY	34,910,000	10.58
37	BANGKOK SYNTHETICS CO., LTD. 22 nd Floor, Sathon City Tower, 175 South Sathon Road, Sathon, Bangkok 10120 Tel. 0-2679-5120 Fax. 0-2679-5119	CHEMICAL	ORDINARY	1,236,488	10.54
38	ASIA CEMENT PUBLIC COMPANY LIMITED 23/124-128 Soi Soonvijai, Rama 9 Road, Bangkapi, Huay Kwang, Bangkok 10320 Tel. 0-2641-5600, 0-2641-5620 Fax. 0-2641-5680	MANUFACTURE OF CEMENT	ORDINARY	78,054,982	10.01
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. 18 th Floor, Nantawan Building, 161 Ratchadamri Road, Lumpkini, Patumwan, Bangkok 10330 Tel. 0-2252-5200 Fax. 0-2252-5381	CONSTRUCTION	ORDINARY	2,000	10.00
41	ASPAC CO., LTD. 717 Sukhumvit Road, Soi 55 (Thonglor), Khlong Ton, Khlong Tan Nua, Wattana, Bangkok 10110 Tel. 0-2381-2052 Fax. 0-2381-2570	COMMERCE	ORDINARY	26,000	10.00
42	ASIA LAMP INDUSTRY CO.,LTD. 199 Moo 2 Putharaksa Rd., Taiban District, Muang, Samut Prakan 10280 Tel. 0-2387-1347 Fax. 0-2702-9470	ELECTRIC BULB	ORDINARY	700,000	10.00
43	ELECTRICAL LAMP MANUFACTURERS THAILAND LTD. 26 th -28 th Floor Thai Summit Building, 1768 New Phetchaburi Road, Bang Kapi, Huai Khwang, Bangkok 10320 Tel. 0-2399-3280-9 Fax. 0-2614-3411	ELECTRIC	PREFERENCE	2,000	10.00
44	BANGKOK UFJ CO., LTD. 28 th Floor, Bangkok City Tower, 179/117-119 South Sathon Road, Thung Maha Mek, Sathon, Bangkok 10120 Tel. 0-2684-0999 Fax. 0-2287-3374	FINANCIAL	ORDINARY	200,000	10.00

NO.	COMPANY	TITLE OF BUSINESS	TITLE OF SHARES	NO. OF SHARES HELD	% OF COMPANY'S PAID-UP CAPITAL
45	UNI-MEDIA CO., LTD. 1828 Sukhumvit Road, Bang Chak, Phra Khanong, Bangkok 10260 Tel. 0-2311-5111 Fax. 0-2331-5668	INVESTMENT	ORDINARY	1,665,000	10.00
46	BANGKOK CENTRAL LEASING CO., LTD. 8 th Fl, Sethiwan Tower 139 Pan Road, Silom, Bang Rak Bangkok 10500 Tel. 0-2266-6040 Fax. 0-2266-6190	LEASING	ORDINARY	60,000	10.00
47	TOYOTA LEASING (THAILAND) CO., LTD. 990 Abdulrahim Place 18 th -19 th Floor, Rama IV Road, Silom, Bang Rak, Bangkok 10500 Tel. 0-2634-6300 Fax. 0-2636-1380	LEASING	ORDINARY	800,000	10.00
48	THANATHEP PRINTING CO., LTD. 111 Moo 2, Lat Phrao Road, Khlong Chan, Bang Kapi, Bangkok 10120 Tel. 0-2377-5074-6 Fax. 0-2377-6289	PRINTING	ORDINARY	10,000	10.00
49	H & Q (THAILAND) LTD. Suite 1207, 12 th Floor, Sathon City Tower, 175 South Sathon Road, Sathon, Bangkok 10120 Tel. 0-2679-6312-5 Fax. 0-2679-6316	SERVICES CONSULTING	ORDINARY	5,000	10.00
50	THAI NUSA DEVELOPMENT CO., LTD. 1/61 Moo 5, Khanham Sub-District, Uthai District, Ayutthaya 13210 Tel. (035) 330-221-9 Fax. (035) 330-230	INVESTMENT	ORDINARY	1,800,000	10.00
51	BANGKOK SMBC CONSULTING CO., LTD. 138 Bounmit Tower, Surawong, Bang Rak, Bangkok 10500 Tel. 0-2237-6295-8 Fax. 0-2237-6299	SERVICES CONSULTING	ORDINARY	2,000	10.00
52	ASIAN CAPITAL MANAGEMENT LIMITED. 153/3 4 th Floor, Goldden Pavillion Building, Soi Mahaleklung 1, Ratchadamri Road, Lumpini, Patumwan, Bangkok 10330 Tel. 0-2231-1111	SERVICES	ORDINARY	24,000	10.00
53	GAMMA DEVELOPMENT CO., LTD. 19 Off Na Ranong Road, Sunthonkosa Road, Khlong Toei Bangkok 10110 Tel. 0-2249-0451 Fax. 0-2671-1706	REAL ESTATE	ORDINARY	1,000	10.00
54	SEACON DEVELOPMENT CO., LTD. 904 Moo 6 Srinakarin Road, Nong Bon, Prawet, Bangkok 10250 Tel. 0-2721-8888 Fax. 0-2721-9444	RENTAL BUILDING	ORDINARY	574,000	10.00
55	UNITED SILO AND SERVICE CO., LTD. 177 Ratchawong Road, Chakrawad, Samphanthawong, Bangkok 10100 Tel. 0-2226-6120-29, 0-2225-0200 Ext.1744 Fax. 0-2224-5670	SERVICES	ORDINARY	200,000	10.00
56	SIAM UNION CONTAINER CO., LTD. 1199/1 Moo 12 Bangna-Trad Road, Bangna, Phra Khanong, Bangkok 10260 Tel. 0-2398-0102-4 Fax. 0-2399-3315	SERVICES	ORDINARY	19,998	10.00
57	ASIA TRADERS INSURANCE CORPORATION 15 th Floor, Tytana Plaza Building, Plaza Lorenzo Ruiz, Binondo Manila, Philippines 1006 Tel. (632) 241-5201 Fax. (632) 241-6257	INSURANCE	ORDINARY	150,000	10.00
58	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
59	THAI NUMSIRI INTERTEX CO., LTD. 2 nd Floor Room No. 22-25, Thai CC Tower, 889 South Sathon Road, Yannawa, Sathon, Bangkok 10500 Tel. 0-2210-0780-89 Fax. 0-2210-0778	TEXTILE	ORDINARY	1,000,000	10.00
60	PAITOOON HOTEL AND RESORT CO., LTD. 99 Ratchadamri Road, Lumpini, Patumwan, Bangkok 10330 Tel. 0-2255-3410 Fax. 0-2255-3432, 0-2255-3456	HOTEL	ORDINARY	10,000,000	10.00



List of Branches

Head Office

333 Silom Road, Bangkok, Thailand 10500
 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 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
BEIJING REPRESENTATIVE OFFICE 1713 China World Tower 1 No. 1 Jian Guo Men Wai Avenue Beijing 100004	Tel. : (86-10) 6505-9871	Fax. : (86-10) 6505-9873
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, Kyutaromachi 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

Overseas Branches

LAO PEOPLE'S DEMOCRATIC REPUBLIC VIENTIANE BRANCH 38/13-15, 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 E-mail : bblvte@laotel.com
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 25 th Floor, BPI Buendia Center Sen. Gil J. Puyat Avenue Makati City, Metro Manila, 1200 Philippines	Tel. : (63-2) 891-4024-30 Telex : (075) 62897 BBL MNL PN	Fax : (63-2) 891-4035 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 BANKOKBK	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 BANKOKBK	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 BANKOKBK	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) 826-0886, 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 Phli	95/53 Mu 4, Bang Na-Trat Road, Bang Phli, 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 Sai 2 Road, Bang Sue, Bangkok 10800	0-2585-5301, 0-2585-7450-2	0-2585-5250
Bang Yai, Nonthaburi	81 Mu 6, Taling 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
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

Metropolitan Branches

Branch	Address	Telephone	Facsimile
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 Suthisarnwinitchai 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
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 Sihaburanukit 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

Metropolitan Branches

Branch	Address	Telephone	Facsimile
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
Phlapphlachai	9 Suapa Road, Pomprap, Bangkok 10100	0-2221-4681, 0-2221-5265 0-2222-0321	0-2222-2649
Phloenchit Road	860-864 Phloenchit Road, Lumpini, 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
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 Mu 4, 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, Bang Kapi, 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	0-2512-1870
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

Metropolitan Branches

Branch	Address	Telephone	Facsimile
Rattanathibet Road	25/74 Mu 8, Rattanathibet 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 Yaek 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, Pomprap, 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 Phahonyothin 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 2282-0010	0-2280-1849 0-2281-53590
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
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 Yao, Chatuchak, Bangkok 10900	0-2513-9142-6	0-2513-2774
Siam Square	394 Rama I Road, Pathumwan, Bangkok 10330	0-2252-1330-9, 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 Yaek 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, Srinakharin Road, Samrong Nua, Samut Prakan 10270	0-2385-7152, 0-2385-7158 0-2758-9515	0-2385-7151
Soi Ari	404/9 Phahonyothin 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	0-2929-9719-24	0-2929-9725

Metropolitan Branches

Branch	Address	Telephone	Facsimile
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
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 Maharat 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
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, 0-2437-8468 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	0-2215-9631
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, Pomprap, Bangkok 10100	0-2221-7410, 0-2221-7887-9	0-2225-1688
Yakult Building Sanam Pao	1025 Yakult Building, Phahonyothin Road, Samsen Nai, Phyathai, Bangkok 10400	0-2279-7421-4, 0-2279-7442-3	0-2279-7441
Yannawa	2209 Charoen Krung Road, Bangkok 10120	0-2289-2561, 0-2289-0143 0-2289-0114	0-2289-2563

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
Phlaphlachai	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
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 Suaop 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
Rattanathibet Road	25/74 Mu 8 Rattanathibet 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	0-3563-1502, 0-3563-1247	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
Wellgrow Industrial Estate (Sub-Branch)	78 Mu 1, Bang Pakong, Chachoengsao 24180	0-3857-1822, 0-3857-1833 0-3857-1844	0-3857-1866
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 Sarakhm	1140 Mu 1 Phanomphathana Road, Phanom Sarakhm, Chachoengsao 24120	0-3855-1001, 0-3855-1530	0-3855-1602
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	0-4482-2204
Nong Bua Daeng	60 Mu 9, Supphawong 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
Chiang Mai			
Bo Sang (Sub-Branch)	235 Mu 3, Tambon Ton Pao, San Kamphaeng, Chiang Mai 50130	0-5333-8103-4	0-5333-8094

Provincial Branches

Branch	Address	Telephone	Facsimile
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	0-5349-5947
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	0-5389-5098-100	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	0-5325-1161
Pratu Chang Phuak	125 Chang Phuak Road, Muang, Chiang Mai 50300	0-5322-1313	0-5321-3996
Pratu Chiang Mai	11/1 Chang Lo Road, Muang, Chiang Mai 50000	0-5327-0124-6	0-5327-2706
Sa Moeng	90 Mu 10, Sa Moeng Tai, Chiang Mai 50250	0-5348-7126	0-5348-7127
San Kamphaeng	96 Mu 7, San Kamphaeng-Chiang Mai Road, San Kamphaeng, Chiang Mai 50130	0-5333-2213-4	0-5333-1472
San Pa Khoi	187-195 Charoen Muang Road, Muang, Chiang Mai 50000	0-5326-2666	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	0-5332-1415
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	0-5380-8390-1	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
Tha Phae	53-59 Tha Phae Road, Muang, Chiang Mai 50000	0-5328-2100-2	0-5327-4734
Chiang Rai			
Chiang Rai	517 Suksathit Road, Muang, Chiang Rai 57000	0-5371-1258	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 Laochakarot 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, Pahonyothin Road, Mae Sai, Chiang Rai 57130	0-5373-2701-3	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 Pahonyothin Road, Tambon Muang Phan, Phan, Chiang Rai 57120	0-5372-1234-6	0-5372-1233
Chonburi			
Ao Udom	174/11 Mu 7, Sukhumvit Road, Si Racha, Chonburi 20230	0-3835-2145-8	0-3835-2149
Ban Bung	379 Ratsanti 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. Akkhanawat Road, Muang, Chonburi 20000	0-3827-8400-8, 0-3879-0459	0-3828-4223
Amatanakorn Industrial Estate (Sub-Branch)	700/2 Mu 1, Bang Na-Trat Road, Muang, Chonburi 20000	0-3821-4614-7	0-3821-4613
Muang Pattaya	78/47 Mu 9, Pattaya Sai 2 Road, Bang Lamung, Chonburi 20150	0-3841-0425-7	0-3836-1609
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 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

Provincial Branches

Branch	Address	Telephone	Facsimile
Sattahip	429/1-3 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
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	0-7754-1736
Map Amrit	218/1 Mu 1, Tambon Don Yang, Patiu, Chumphon 86210	0-7757-8137, 0-7757-8135-6	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, 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	0-7759-9211
Kalasin			
Kalasin	70 Phirom Road, Muang, Kalasin 46000	0-4381-2655-6	0-4381-1275
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 13, 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 Woralaksaburi (Sub-Branch)	33 Mu 3, Tambon Pa Phutsa, Khanu Woralaksaburi, 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 Woralaksaburi, 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 71000	0-3461-1722	0-3461-1411
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 Maliwan Road, Chum Phae, Khon Kaen 40130	0-4331-1332	0-4311-1490
Khao Suan Kwang	98 Mu 11, Mitraphap 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
Kra Nuan	567 Mu 6, 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	0-4328-9021	0-4328-9019
Muang Phon	281/2 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 Chat Chai Road, Muang, Lampang 52100	0-5422-5682	0-5422-7840
Ko Kha	773 Phahonyothin Road, Ko Kha, Lampang 52130	0-5432-8500	0-5428-1156
Lampang	44 Tipawan Road, Muang, Lampang 52100	0-5422-8141, 0-5422-8134-7	0-5422-8139

Provincial Branches

Branch	Address	Telephone	Facsimile
Muang Pan	9 Mu 7, Muang Pan, Lampang 52240	0-5427-6123	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	522 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	0-5355-9209
Loei			
Loei	123/1 Charoenrat Road, Muang, Loei 42000	0-4281-2226	0-4281-2227
Wang Saphung	263 Mu 14, Phumwithi Road, Wang Saphung, Loei 42130	0-4284-1426-7	0-4284-1425
Lopburi			
Ban Mi	116 Mu 6, Piyasuwan 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	0-5361-1295	0-5361-1547
Maha Sarakham			
Chiang Yun	391 Mu 3, Khon Kaen - Yang Talat Road, Chiang Yun, Maha Sarakham 44160	0-4378-1123	0-4378-1113
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	132 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	0-3731-1077
Nakhon Pathom			
Bang Len	275 Mu 8, Thoetdamri Road, Bang Len, Nakhon Pathom 73130	0-3439-1036-8, 0-3423-4859-60	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
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	304 Mu 4, Sukhaphiban 4 Road, Chakkarat, Nakhon Ratchasima 30230	0-4439-9112-3	0-4439-9111

Provincial Branches

Branch	Address	Telephone	Facsimile
Chok Chai	377 Mu 1, Chok Chai-Nakhon Ratchasima Road, Chok Chai, Nakhon Ratchasima 30190	0-4449-1488, 0-4449-1201	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, Sikhiu-Chaiyaphum Road, Dan Khun Thot, Nakhon Ratchasima 30210	0-4420-4507-9	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, Mitraphap-Nong Khai Road, Muang, Nakhon Ratchasima 30310	0-4429-6105-9	0-4429-6108
Mitraphap Road	680 Mitraphap 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	0-4425-3552
Non Thai	751 Mu 1, Non Thai, Nakhon Ratchasima 30220	0-4438-1034	0-4438-1035
Pak Chong	569 Mitraphap 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
Sikhiu	236/10 Mu 1, Chumkha Road, Sikhiu, Nakhon Ratchasima 30140	0-4429-0996-7	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 Mitraphap 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
Matulii Road (Sub-Branch)	804/104-108 Mu 10, Matulii 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	1063 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
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

Provincial Branches

Branch	Address	Telephone	Facsimile
Nong Bua Lamphu Nong Bua Lamphu	456 Wichanrangsang 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 Nopphawong-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	0-7461-3296
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 Bunkerd, 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
Phetchabun Lom Sak	3/1 Samakkhi 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, Raisal, 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 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	0-5524-5307, 0-5524-2030	0-5524-2323

Provincial Branches

Branch	Address	Telephone	Facsimile
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 Ratsadornthit 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 25110	0-3728-1093, 0-3728-2137	0-3728-1286
Prachinburi	128 Ratdamri Road, Muang, Prachinburi 25000	0-3721-1555	0-3721-1556
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	0-3261-1151 0-3261-1490
Pranburi	7/19 Mu 2, Phetchakasem Road, Pranburi, Prachuap Khiri Khan 77120	0-3262-1666, 0-3262-2111	0-3262-2056
Thap Sakae	151/1 Sukhaphiban Road, Thap Sakae, Prachuap Khiri Khan 77130	0-3267-1393-4, 0-3254-6617	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	0-7781-1094-5, 0-7781-1325 0-7781-1230	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
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, Phocharang, Ratchaburi 70120	0-3235-1040-1, 0-3238-9008-9	0-3235-1042

Provincial Branches

Branch	Address	Telephone	Facsimile
Photharam	18 Thesaban Road, Photharam, Ratchaburi 70120	0-3235-4075-6, 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	0-3239-9282
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	056/1 Sukhumvit Road, Muang, Rayong 21000	0-3861-1137, 0-3861-1194	0-3861-3046
Roi Et			
Kaset Wisai	100 Mu 14, Patthamanon Road, Kaset Wisai, Roi Et 45150	0-4358-9151, 0-4353-0294-5	0-4358-9152
Ratchakan Damnoen Road (Sub-Branch)	66 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	0-3723-2311
Sa Kaeo	250 Mu 15, Suwanson Road, Muang, Sa Kaeo 27000	0-3724-2640-1	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
Sakon Nakhon	1324/20 Suk Kasem Road, Muang, Sakon Nakhon 47000	0-4273-2603	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, Wartichaphum, 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	0-3447-0909, 0-3447-3326-7	0-3447-1908
Lak Sam Ban Phaeo	16/1 Mu 1, Tambon Lak Sam, Ban Phaeo, Samut Sakhon 74120	0-3448-1509, 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	0-2810-4989
Samut Sakhon	873 Sukhonthawit 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	29/3 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

Provincial Branches

Branch	Address	Telephone	Facsimile
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	0975/6-8 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	316/6 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
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, 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 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

Provincial Branches

Branch	Address	Telephone	Facsimile
Don Sak	153/2 Mu 5, Don Sak, Surat Thani 84220	0-7737-1457-8	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	765/20-22 Phunphin-Surat 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
Talad Makham Tia (Sub-Branch)	67/84 Mu 2, Tambon Makham 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	443 Mu 2, Surin-Chongchom Road, Prasat, Surin 32140	0-4455-1155	0-4455-1147
Sikhorphum	841 Thepmit Road, Sikhorphum, Surin 32110	0-4456-1040	0-4456-1177
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
Palian	31/10 Mu 1, Palian, 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, Mungiri 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 12, Pracha Road, Det Udom, Ubon Ratchathani 34160	0-4536-1034-5	0-4536-1456
Khemararat	233 Mu 7, Arunprasert Road, Khemararat, 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	4/31 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 Chaelae Road, Kumphawapi, Udon Thani 41110	0-4233-1616	0-4233-1617
Nong Han	275 Mu 11, Nitayo Road, Nong Han, Udon Thani 41130	0-4226-1074-5	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

Provincial Branches

Branch	Address	Telephone	Facsimile
Udon Thani	154 Prachak 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
Pichai	36 Mu 3, Chao Phraya Pichairacha Road, Pichai, Uttaradit 53120	0-5542-1212, 0-5542-2002	0-5542-1213
Thong Saen Khan	99/9 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	0-3878-0635-6, 0-3878-1959-60	0-3878-2153
Buriram	100-102 Sunthonthep Road, Muang, Buriram 31000	0-4462-0727 0-4462-1266 Ext. 2102	0-4462-0499
Chachoengsao	191/74 Mahachakaphat Road, Muang, Chachoengsao 24000	0-3881-4313-4 Ext. 2102	0-3881-4316
Chiang Rai	517 Suksathit Road, Muang, Chiang Rai 57000	0-5372-5540-6	0-5375-3002
Chon Kasem Road	337/20 Chon Kasem Road, Muang, Surat Thani 84000	0-7721-6548-9	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 Ext. 2102 0-7534-2296 Ext. 2103	0-7534-8155
Khao Wang	130 Mu 3, Raisom, Muang, Phetchaburi 76000	0-3241-9889	0-3242-8069
Khon Kaen	254 Sri Chandra Road, Muang, Khon Kaen 40000	0-4332-0327, 0-4322-3532	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, 0-4425-2919 0-4426-7934 0-4425-7551 Ext. 2102	0-4425-7264
Nakhon Sawan	154/1 Sawanwithi Road, Muang, Nakhon Sawan 60000	0-5622-8892-4 Ext. 2102	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 Ext. 2102	0-2581-8019
Phitsanulok	262/24 Baromtrilokkanart Road, Muang, Phitsanulok 65000	0-5521-8668 Ext. 2102	0-5521-8660
Pratu Chang Phuak	125 Chang Phuak Road, Muang, Chiang Mai 50300	0-5322-3079	0-5322-3080

Commercial Banking

Business Center	Address	Telephone	Facsimile
Rayong	056/1 Sukhumvit Road, Muang, Rayong 21000	0-3861-1137, 0-3886-1025-7 0-3861-7148-9 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	0-5324-3121
Setthakit 1 Road	21/31 Mu 6, Setthakit 1 Road, Muang, Samut Sakhon 74000	0-3482-6803-4 Ext. 2102	0-3482-7261
Si Racha	81/19-23 Cherm Chomphon 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 Ext. 2101	0-3425-4238
Sop Tui	456-460 Prasan Maitri Road, Muang, Lampang 52100	0-5431-8600 Ext. 2102	0-5422-6572
Suphanburi	193 Phra Phanwasa Road, Muang, Suphanburi 72000	0-3550-0216-7 0-3550-0217 Ext. 2102	0-3550-0218
Surin	252 Thanasan Road, Muang, Surin 32000	0-4453-9500-9 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	0-7623-3150, 0-7623-3146 0-7623-3149 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 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	0-3562-6304
Bang Pla Soi	688 Sukhumvit Road, Muang, Chonburi 20000	0-3878-2150 Ext. 2101	0-3878-2153
Buriram	100-102 Sunthonthep Road, Muang, Buriram 31000	0-4462-0727 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	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	0-7751-1447
Ha Yaek Non Hai	282 Mu6, Chaiyaphum-Ban Khwao Road, Muang, Chaiyaphum 36000	0-4481-7201-3	0-4483-6023
Hat Yai	39 Niphath 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	0-3251-2513
Kabinburi	153 Sam-ang Road, Kabinburi, Prachinburi 25110	0-3720-5674	0-3728-1286
Kamphaeng Phet	6 Charoensuk Road, Muang, Kamphaeng Phet 62000	0-5572-1828-30, 0-5572-1865	0-5572-1866
Karom Road	11/83 Mu 1, Karom Road, Muang, Nakhon Si Thammarat 80000	0-7534-2296 Ext. 2102	0-7534-8155
Khao Wang	130 Mu 3, Raisom, Muang, Phetchaburi 76000	0-3241-9895 Ext. 2101	0-3242-8069

Business Banking

Business Center	Address	Telephone	Facsimile
Khon Kaen	254 Sri Chandra Road, Muang, Khon Kaen 40000	0-4338-9272 Ext. 2101	0-4338-9283
Krabi	147 Utrakrit Road, Muang, Krabi 81000	0-7563-0509-10	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	0-7351-3102
Nong Jik Road	99 Mu 5, Tambon Rusamilae, Muang, Pattani 94000	0-7333-6017-9	0-7333-6196
Om Yai	143/1 Mu 1, Tambon Yai Cha, Sam Phran, Nakhon Pathom 73110	0-3429-2208 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	0-5443-1818
Phetchabun	102 San Khu Muang Road, Muang, Phetchabun 67000	0-5672-1422	0-5671-1548
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	0-5340-4920-9 Ext. 2101-2	0-5322-3080
Rayong	056/1 Sukhumvit Road, Muang, Rayong 21000	0-3886-1025 0-3881-7148-9 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	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	81/19-23 Cherm Chomphon Road, Si Racha, Chonburi 20110	0-3877-1542-9 0-3877-1342 Ext. 2101	0-3832-2768
Si Sa Ket	975/6-8 Khukhan Road, Muang, Si Sa Ket 33000	0-4562-0026	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	0-3421-9657 Ext. 2102	0-3425-4238
Sop Tui	456-460 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	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	0-3935-0461-3	0-3932-1178
Tha Muang	999 Mu 3, Saeng Chuto Road, Tha Muang, Kanchanaburi 71110	0-3462-6671-2	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	0-7522-3262
Ubon Ratchathani	13 Ratchabut Road, Muang, Ubon Ratchathani 34000	0-4526-2910 Ext. 2101	0-4526-2873
Udon Thani	154 Prachak Road, Muang, Udon Thani 41000	0-4234-4420 Ext. 2101	0-4234-4433-35
Uttaradit	12 Chuenrudi Road, Muang, Uttaradit 53000	0-5541-1233, 0-5541-1707	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 Ratchadamri	89/36, 97/11 Bangkok Bazaar Center, Ratchadamri Road, Pathumwan, Bangkok 10330	0-2250-4714-5	0-2250-4716
Big C Rattanathibet	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 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 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 Rattanathibet	68/777 Mu 8, Rattanathibet 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
Carrefour Srinakharin	425 Mu 5, Srinakharin 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 Vipavadi 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

Micro Branches
Metropolitan Area

Branch	Address	Telephone	Facsimile
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 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 Suthisan	571 Suthisan 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 Phongphret	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 Sukhaphiban 1	629 Mu 10, Nawamin Road, Bung Kum, Bangkok 10240	0-2508-2663-4	0-2508-2665
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
Utthayan 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, Udomsoraryut 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	0-3853-6033
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 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 Pattaya II	565/41 Mu 10, Bang Lamung, Chonburi 20260	0-3837-4840-2	0-3837-4843
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 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 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, Chalerm Phrakiat Road, Muang, Phuket 83000	0-7624-9857-9	0-7624-9860

Micro Branches
Provincial Area

Branch	Address	Telephone	Facsimile
Chiang Mai University	239 Huai Kaeo Road, Suthep, Muang, Chiang Mai 50000	0-5322-4244-5	0-5322-4147
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	0-5378-7709-12	0-5378-7713
Maha Sarakham University	41 Mu 20, Kanthrawichai, Maha Sarakham 44150	0-4375-4611-2	0-4375-4613
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 Kanchanawarit Road, Kho Hong, Hat Yai, Songkhla 90110	0-7421-8542-4	0-7421-8717
Rajabhat University Chiang Rai	80 Mu 9, Ban Du, Muang, Chiang Rai 57100	0-5377-6281-4	0-5377-6285
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
Rotchana Industrial Park	1 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 Prathom 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 Kluay, Muang, Chainat 17000	0-5642-6847	0-5642-6848
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 Mahachai	119 Mu 7, Setthakit 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 North Pattaya	221/19 Mu 5, North Pattaya Road, Bang Lamung, Chonburi 20260	0-3837-0857-8	0-3837-0228
Tesco Lotus Phitsanulok	909 Mu3, Phitsanulok-Lomsak Road, Aranyik, Muang, Phitsanulok 65000	0-5522-1664, 0-5522-1636-7	0-5522-1665
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	5 Mu 2, Tang Khao Muang Road, Bang Kaeo, Muang, Samut Songkhram 75000	0-3471-5871-2	0-3471-8678
Tesco Lotus Saraburi	91/3 Mitraphap Road, Pakpreo, Muang, Saraburi 18000	0-3622-2078, 340, 378	0-3622-2763
Tesco Lotus South Pattaya	408/2 Mu 12, Sukhumvit Road, Bang Lamung, Chonburi 20200	0-3842-7853, 0-3842-7857 0-3842-7937	0-3842-7423
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 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