



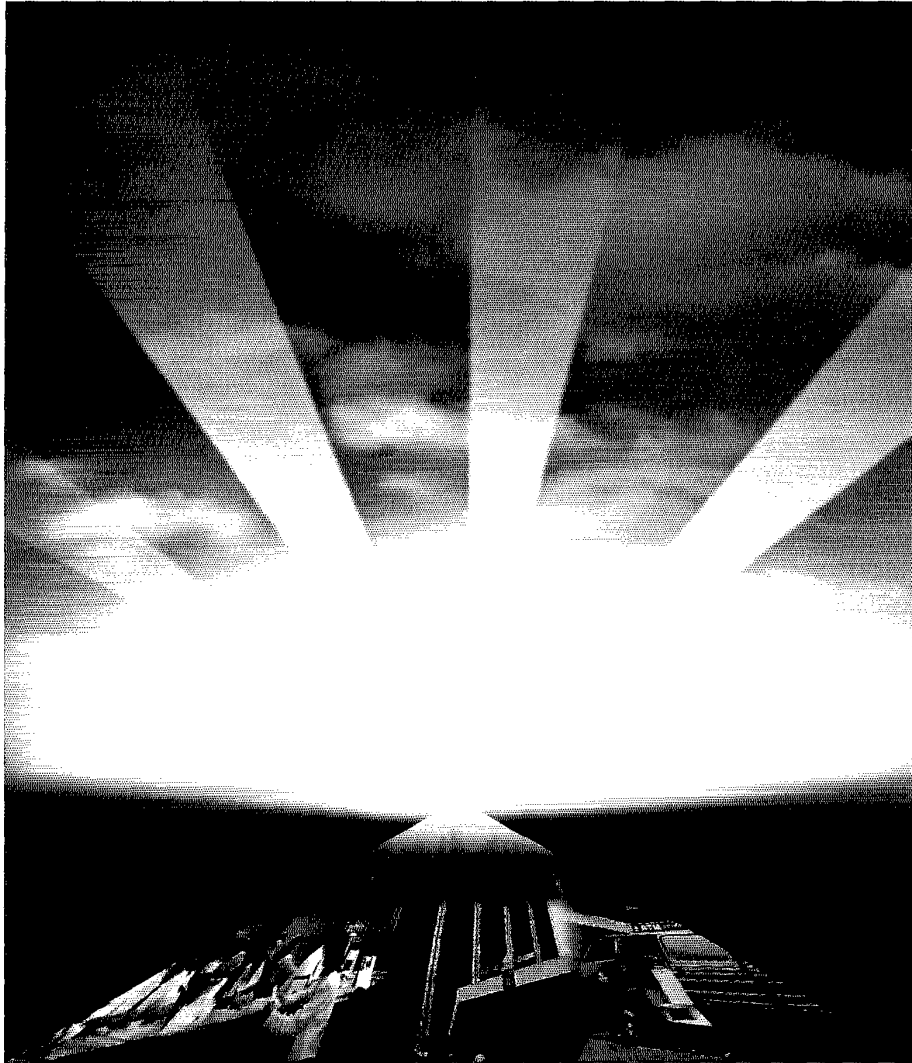
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ANNUAL REPORT

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Bangkok Metropolitan Bank Public Company Limited



After 46 years of service
to the community,
our commitment continues.
To reach our "Goals,"
we are preparing ourselves
to be in the forefront of banking
technology, effective management
and the development of our
human resources



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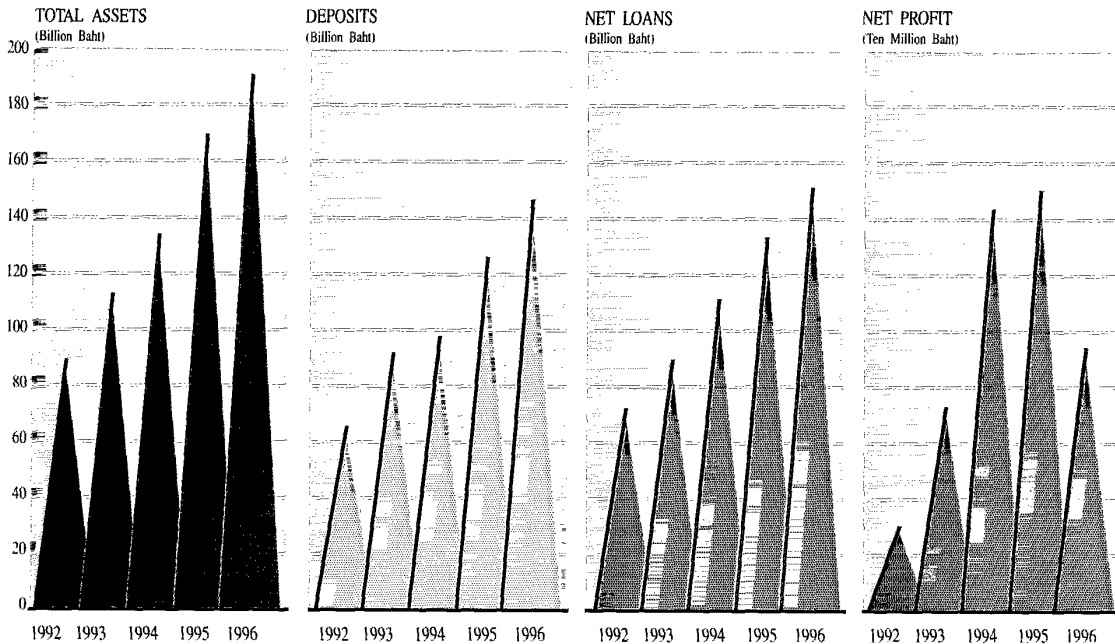
HIGHLIGHTS

Million Baht

	1992	1993	1994	1995	1996	CHANGE 1995/1996	
						Amount	PERCENTAGE
TOTAL ASSETS	89,174.4	112,231.5	133,901.7	169,394.5	191,549.7	22,155.2	13.08
DEPOSITS	65,635.0	90,146.1	96,740.0	124,447.1	146,804.3	22,357.2	17.97
CAPITAL FUND	7,755.4	7,934.0	9,766.5	11,659.4	13,845.1	2,185.7	18.75
NET LOANS	71,149.1	90,865.3	112,727.3	139,383.5	157,570.2	18,186.7	13.05
SHAREHOLDERS' EQUITY	8,080.2	8,657.2	11,190.7	13,114.7	14,551.0	1,436.3	10.95
NUMBER OF SHARES SUBSCRIBED	5,943.0	5,943.0	7,120.1	8,306.8	9,817.1	1,510.3	18.18
NET PROFIT	324.8	723.1	1,424.2	1,512.1	953.6	(558.5)	(36.94)
PROFIT PER SHARE (BAHT)	0.93	1.21	2.04	1.98	1.05	(0.93)	(46.97)
NUMBER OF EMPLOYEES	4,695	5,212	5,439	5,669	5,806	137	2.42
NUMBER OF BRANCHES	124	132	135	145	166	21	14.4

AS AT DECEMBER 31, 1992-1996

NOTE : In 1992, the Bank split the par value of its shares from Baht 100 to Baht 10.- per share





MESSAGE FROM THE CHAIRMAN

The world is now moving into the advanced stage of Information Technology. The effect is tremendously strong and widespread. Everything which had been tradition or accepted way of practice in all organisations, public and

obtained and sent out to all corners of the world. Any development in our political arena and economy is instantly subject to review and analysis by experts in other countries.

This is a challenge Thailand never before encountered as the Thai economy is geared to depend largely on foreign investment and participation, particularly in the development of industrial and financial sectors.

The Thai economy in 1996 was unexpectedly caught in rough waters. The overall economic growth went down from the high level of 8.1% in 1995 to 6.7%. It was believed generally that the downturn was due to some negative factors, particularly, the country's political wrangling and scandals as well as lack of strong and well-focused economic policy. The impact of those negative factors was considerably strong as the country's only stock market known as The Stock Exchange of Thailand had been on the bearish trend successively during the best part of 1996. The Set Index climbed down from its peak of 1,400 points at the beginning of the year continually and hit a low level just a few points above the 800 points mark at the year end. It was not only foreign investors



private, as well as in the ordinary people's way of life everywhere is fast becoming outdated. Thailand, of course, is also caught in the web of this latest technological revolution.

Our Thai society is now being watched closely. Information about anything, positively and negatively, can be

that lost their confidence in the stock market in the middle of the year but also the local individual and institution investors. The decision to sell was overwhelming and did not come from foreign investors alone. At the beginning of the third quarter, local fund managers and stock brokers also got on the bandwagon pushing private investors to make their fi

exit. The plunge in the stock market badly affected the consumer market and financial health of some business sectors. First to become the victim of bearish trend was the property development sector which was heavily depended on the financial sector. No doubt about it, the bottomlines in the financial sector suffered badly. The Thai economy as a whole lost its strength to register a less convincing growth figure.

Under such unhealthy circumstances, the Bank had done it best in a careful fashion to lessen the impact of the economic downturn. The Bank's management has, in its full effort, kept on with its operational plan to meet the challenging situation squarely. As in 1996, the management launched its restructuring programme which called for streamlining of repetitive tasks to achieve a higher level of efficiency within the Bank's various operational units. New technologies were also employed to help make all transactions accurately done in an easier way at an effective cost and in a shorter time. The Bank has spent Bht 300 million on its restructuring programme which in the long run will minimize the Bank's overall operating expenses.

In its plan to move the Head Office to the World Trade Tower which is now under construction within the World Trade Center Complex, the Bank has planned to begin fitting out work by 1997. The work is expected to complete for the Bank to move in and become operative at the new location within 1998. The new Head Office will help solve the working space problem and will also allow the Bank to introduce wider range of services to its customers using modern equipment and new technologies.

Apart from carrying out its traditional banking business to serve its customers for more than 46 years, the Bank, in its firm belief that economic prosperity alone without social and cultural development at the same pace will not be sensible and desirable, continued to carry out its social service programme in both social and cultural aspects, particularly, the activities in promoting youth education and the conservation of traditional Thai social values and cultural heritage.

The Bank's operations in 1996, which went through an eventful period of political and economic crises, once again resulted in the black. The Bank's success in overcoming pressing problems was due largely to the continued support of our loyal customers as well as the strong and unified effort put up by the Bank's management and all levels of officers and staffmembers. I would like to take this opportunity to express my sincerest thanks and deep appreciation to all of them for their valued support and good sense of duty.



Udane Tejapaibul
Chairman of The Board



ECONOMIC CONDITIONS 1996

The World's Economy in 1996 grew up by 3.8%, a slight improvement from the figure of 3.5% in 1995, according to the economists. Among the industrially advanced countries, Japan was the only country with a high growth rate. European Union as a whole achieved a slower

grew only 6.7% compared with 8.9% in 1995. The main factors behind the slowdown in trade was the poor economic performance in the EU and the emergence of trade issues facing the newly industrialized countries which forced them to make readjustments to suit the changing circumstances.



AS BANKING LANDSCAPE IN THAILAND IS FAST CHANGING UNDER THE IMMENSE PRESSURES OF INTERNATIONALISATION AND CHALLENGES OF THE FREE MARKET, THE MANAGEMENT AND THE STAFF OF BANGKOK METROPOLITAN BANK HAVE NO OTHER CHOICE BUT TO BE ALERT AND WELL PREPARED IN ALL OPERATIONAL ASPECTS FOR THE TOUGH MARKET CONDITIONS.

rate of growth compared with the previous year while countries in East Asia and ASEAN managed to keep their growth figures at a relatively high level but not as good as in 1995.

Despite the overall economic expansion followed through from 1995, the world's trade (goods and services)

However, economists believed that in 1997, world's trade will expanded considerably up to 7% due to the expected revival of the EU's economy and upward trends in Latin America as well as the strong increase in exports from countries in East and Southeast Asia. Moreover, the increase in invisible goods and services as a result of international

co-operation in combating copyright piracy will played a significant part.

For the emerging industrialized countries, the economic expansion in 1996 was expected at not less than 6.0% because most of the countries in East Asia and ASEAN were still being able to ride on their growing trends. In leading industrialized countries, the United States made a significant progress in its economic turnaround. Its growth rate of 2.4% was considered very satisfactory comparing with the figure of 2.0% in 1995. Contributing markedly to the upsurge in economic performance were the monetary measures timely introduced by the Federal Reserves Bank and determination of large US corporations to reinvent themselves to gain better positions in the marketplace through efficient production and aggressive marketing while wage rise and

of manufacturing facilities to overseas bases in other countries to reduce costs carried out by large and medium-size manufacturers and moves by the Japanese government to deregulate its tight control on trade and to allocate larger budget for reactivate the economy. For 1997, it is expected that the Japanese economy will be slower in its expansion with a growth rate of around 2.7% but inflation rate may rise up 1.0%. The reason for this expectation is based on an assumption that the Japanese government is focusing on reducing its budget deficit as the forecast for 1996 put the deficit figure at a high level which might reach 6.7% of GDP figure.

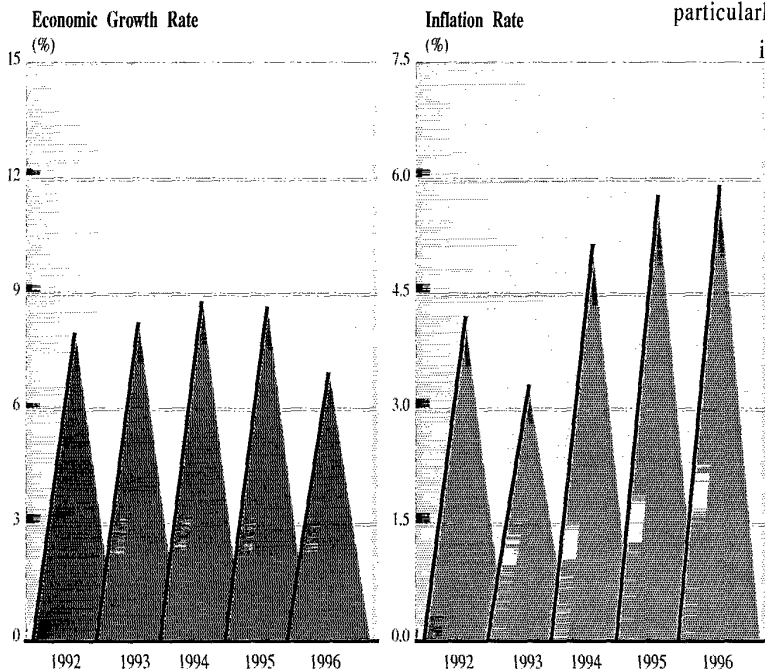
The Thai Economy in 1996

Thailand's economic growth in 1996 was a disappointing 6.7% compared with the 8.1% in 1995. The fall was due mainly to the poor performance of the export sector while government's spendings were going on at a high level, particularly, the investment in infrastructure. Private

investment in export-oriented industries slowed down considerably in response to the stable demand for Thai products in the world's market. Private consumption registered a mild growth rate as a result of the authorities' stringent monetary measures. However, the Thai economy as guided by the 7th 5-year Socio-economic Development Plan (1992-1996) during the past five years registered a satisfactory annual rate of growth at 8.1%, very close to the targetted average figure of 8.2%.

Despite lacklustre export performance throughout the year, the Thai economy so far was on a firm footing as the high inflationary pressure felt at the beginning of 1996 lost its steam towards the mid-year period. Prices in food and non-food products were mostly stable

Thailand's Major Economic Indicators 1992-1996



inflationary pressures were at a low level. In Japan, economic expansion in 1996 was the highest among the G7 countries. Japan's rate of economic expansion was at 3.5% while inflation rate was at a low 0.2%. The major factors contributing to the high growth were the strategic relocation

while prices of some non-food items came down considerably. This caused the average inflation rate for the year stood firm at 5.9%, same with the rate of 1995. Most worrisome of all the negative aspects of the economy was the growing current account deficit which at year end rose up to an equivalent of

8.25% of GDP. However, the country's financial position was a big plus for the economy as the foreign exchange reserve at the end of 1996 was an equivalent of 6.7 months of import value and the balance of payments continued its favourable trend successively for the 9th year.

Agricultural production had an overall growth rate of 3.1% in 1996, same with the rate in 1995. Considerable increases were found in productions of second crop paddy, oil palm, tapioca, maize, vegetables and fresh fruits while decreases were in livestock and fisheries. **Industrial**

decreasing during the year in response to overall economic slowdown. Most significant reductions were seen in property development, finance and banking, public utilities, transport and communications except the mining and quarrying sector which expanded considerably. **Private spending** was remarkably on the decrease reflecting an overall contraction in income earning of various groups of self-employed and certain groups of salary-earners affected by economic slump as well as the stricter credit control in the money market exercised by the authorities. **Investment by the public sector**

during 1996 increased by 16.3%, almost the same with that of the previous year. The investment had its focus on the basic infrastructure to boost up economic development in rural areas. **Private investment** during the year expanded by 6.5%, lower than that of the previous year. The main factors can be attributed to the low confidence of the business community in economic condition and political stability and the supply glut in property market.

Thailand's international trade in 1996 was not as impressed as in the previous few years due significantly to several factors including a low demand for Thai goods in overseas markets, competition from other developing countries plus certain trade barriers including the imposing of stringent environmental prerequisites against Thai products. The result was phenomenal as **Thailand's export** for the entire year of 1996 registered a slight dip in the figure for the first time in recent history. The



production in 1996 as a whole increased by 7.1% due largely to high increases in petroleum products and construction materials. The increases helped offset a downward trend in export-oriented production of consumer items and in other industrial activities for the, local market, particularly, the automotive market. **Outputs in other sectors** were mostly

0.1% contracted figure of export for 1996 was due largely to strong backtrack of export in labour-intensive products such as ready-made garments, shoes, toys, travel accessories, artificial flowers and aquatic products. **Import in 1996** slightly increased showing a small margin of growth at 3.3% compared with the strong figure of 30.5% in 1995. The



import increase against the export slump had widened the trade gap in Thailand's balance of trade. The deficit figure went up to 434 billion baht at the end of 1996. Even though, the trade balance in payments of services between Thailand and other countries was in Thailand's favour but the current account deficit was growing larger in 1996. The deficit figure reached 384 billion baht, an alarming equivalent of 8.2% of GDP, a slight increase from the 8.1% figure of 1995. The net transfer of money in the balance of payments account showed a less favourable position because Thailand's banking sector reduced its degree of dependency on foreign short-term debts. However, inward movement of investment capital was still growing larger than the current account deficit figure resulting in a favourable position in the balance of payments again. The figure between January and November 1996 showed a surplus of 73.8 billion baht compared with the figure of 179.5 billion baht for the entire year of 1995. At the end of November 1996, foreign exchange reserve at the end of November 1996 increased to stand at 39.6 billion US dollars, an equivalent of 6.7 months of import. As for the inflation rate, the average figure for 1995 settled at 5.9%, same with the figure of 1995.

The government financial position for the fiscal year 1996 showed a surplus of revenue over the expenditure at 104.3 billion baht or 2.2% of GDP, compared with 2.7% figure of the fiscal year 1995. However, government revenue from taxation decreased from the amount collected in the previous fiscal year while expenditure was on the increase, particularly, those items for public investment which in the fiscal year 1996 stood at 35.8% of the total expenditure against that of fiscal year 1995 at 33.9%.

Thailand's money market in 1996 can be described as fluctuating. In the first half of the year, the market showed a sign of high level of liquidity as total volume of bank lending increased only slightly. The situation was caused by the slump in financing needs in the private sector as the economy slowed down and the exercise of

extra caution in providing credit and lending facilities by banks to their customers. Anyhow, the liquidity surplus in market prompted commercial banks to readjust their interest rates for deposits at the beginning of the third quarter and then gradually reduced their lending rates to encourage the market. But towards the year's end, the market was rocked by the wind of change caused by the bearish trend in the stock market and the strong outflow of foreign funds. Interest rates climbed down again to cope with the situation. Interest rates for 3-month and 1-year fixed deposit accounts adjusted down 10.21% p.a. and 9.96% p.a. to 9.48% p.a. and 9.23% p.a. respectively while, on the lending side, MLR, MRR and MOR decreased by 0.25%, 1.25% and 0.5% respectively.

The situation in money market during the second half of 1996, thus, became tighter as influx of foreign fund was lessening, especially, the short-term money. This helped make a balanced situation in the banking sector between the total deposits and the total volume of credit facilities as the expansions in lending and deposits were at 14.1% and 14.2% respectively compared with the respective figures of 23.1% and 18.2% for 1995.

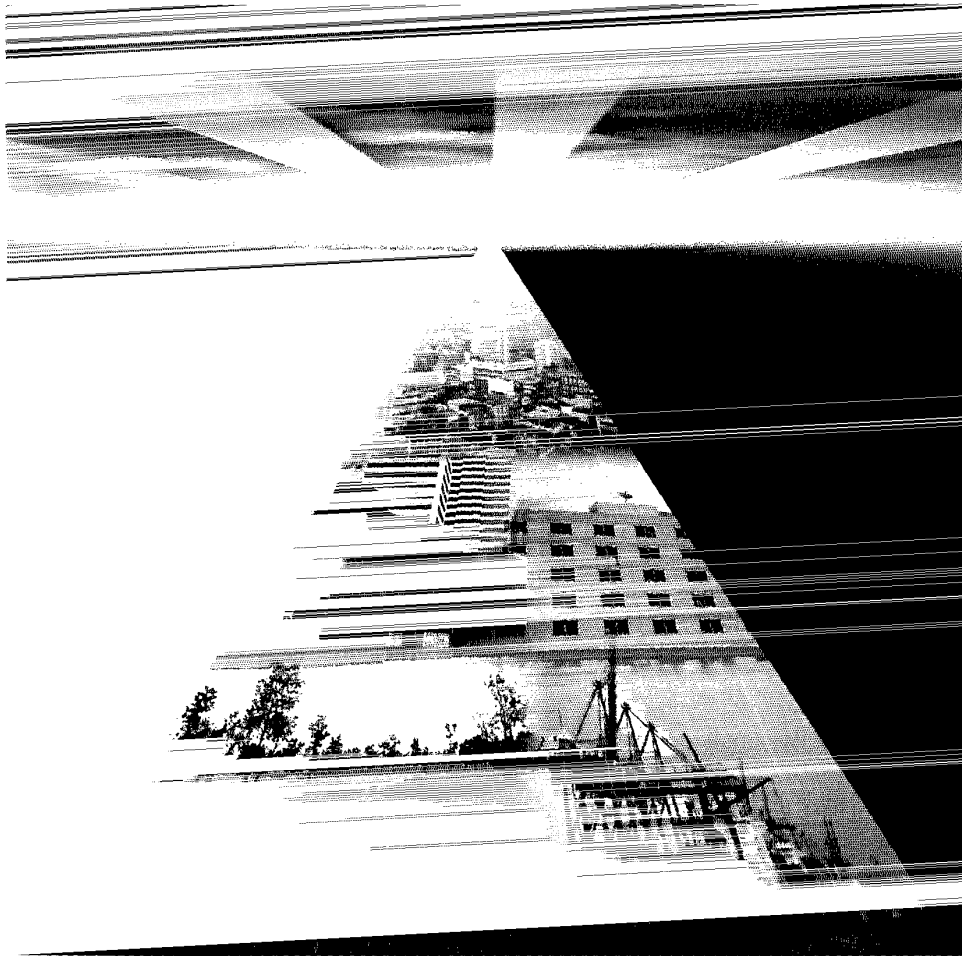
The capital market experienced a severe setback in 1996. The SET Index during the year registered a combined downturn of 491.86 points from the lofty index of 1,324.43 points at the beginning of the year. On 30 Dec. 1996, the last day of trading for the year, the index stood at a low 831.57 points. The combined annual trading volume was 1,293,551.84 million baht or an average of 5,367.44 million baht a day. This was a decrease of 15.7% against the figure of 1995 which registered at 1,534,959.25 million baht or an average of 6,239.67 million baht a day.



THAILAND'S ECONOMIC OUTLOOK IN 1997

According to the recent report of International Monetary Fund, Thailand appears to head for bright economic prospects in 1997 as favourable factors seem to present themselves very clearly in the picture. The Thai economy will benefit from the overall improvement in the

semi-finished parts are expected to fire up the industrial sector. Other measures by the government to boost the economy such as encouraging Revenue Department to accelerate its processing of claims for VAT rebate and granting of extra tax privileges to promoted industries using new and technically



TO MOVE OUR ORGANISATION ALONG WITH TODAY'S SWIFT-FLOWING BUSINESS CURRENT, ALL OF US AT BMB KNOW THAT WE MUST LOOK OUT FOR NEW STRATEGIES, NEW WAY OF THINKING AND NEW TECHNOLOGIES TO KEEP OUR COMPETITIVE EDGE INTACT AND BECOME CONSISTENTLY STRONG AND HEALTHY IN THE INCREASINGLY CHALLENGING WORLD. ONLY WITH EFFECTIVE MANAGEMENT IN EVERY FACET OF OUR BANKING OPERATIONS THAT WE CAN PROUDLY CONTRIBUTE TO THAILAND'S SUSTAINABLE ECONOMIC DEVELOPMENT AND SOCIAL PROSPERITY.

world economy as trade among various countries will soon pick up. As a result, demand for Thai products is expected to be on the rise. The Thai government's initiatives in export promotion and tax incentives for foreign investment as well as the reduction of import duties for raw materials and

advanced machinery and equipment will also act as catalysts for an improved performance of the economy.

It is expected by certain analysts in and outside Thailand that the Thai economy may stage a come back pushing its growth in GDP for 1997 at 7.1% due to increases



in export and private investment. As the climate in general takes its turn for better, private consumption and business spending will rise 8.0% over the figure of 1996. Export is believed to gain its strength and rise by 7.7% resulting in the increases in private investment and energy consumption. The weak spot is expected in the agricultural sector which will expand at the same level as in 1996. This is because prices of agricultural commodities in the world market show a downturn trend lacking the incentive for farmers to increase their crops as with the past. The expected growth rate in the agricultural sector is 6.8% over 1996.

The Government Fiscal Position The overall improvement in the Thai economy will not put the government under pressure because the economic expansion and production in general will be in a well-balanced situation. In fact, the country's economic stability will gain its strength as current account deficit will come down to 7.9% of GDP and also the inflation rate which is expected to be at an annual average of 4.8%, a 1.1% off from the rate in 1996. The government tax collection would retain its level as with 1996 while 106 billion baht was earmarked for budget cut, a largest scale down so far in recent history of budget appropriation. The cut is on government general and investment expenditures at around 59 billion baht and on state enterprises' investment budget at 47 billion baht. As the budget will significantly come down from the original figure of 984 billion baht, the government position in public finance will not be dramatically weakening in 1997.

The Money Market in its overall picture during 1997 is expected to gain a firmer ground and not as turbulent as it was in 1996 as several measures imposed by the authorities would begin to take effect. These measures aimed at reducing short-term borrowings from overseas money markets by banks and finance companies and the maintaining of a proper ratio between deposits and lending. With mounting concern over current account deficit and the overall

economic slump which severely affect the property market, excessive private spending on goods and service would slow down and take the heat off the local money market in 1997. When the market cools down, it is believed that the Bank of Thailand would ease its monetary measures.

Interest rates in 1997 tend to be at a high level despite certain measures by the government to revitalise the economy. Interest rates will be maintained at attractive levels



as the government designated 1997 as the National Savings Year and aims to raise private savings by at least 2% of GDP. However, if the government austerity programmes for the public sector work well and liquidity in the money market increases, interest rates may gradually climb down slightly during the third and fourth quarters of 1997 in response to the ease in monetary pressures.

The Capital Market which plunged down from its glorious days in early 1996 and continued its downward trend throughout the year is yet to see its worst day. The market's turnaround is depending on many factors including strong improvement in the export sector, rising liquidity in the market, return of foreign investors, government's good performance in correcting economic problems and confidence of the local investors in political situation. It is only with careful analysis of the capital market that a local investor would be able to make a sound investment. There is no room any more for a guessing game or playing with chances.



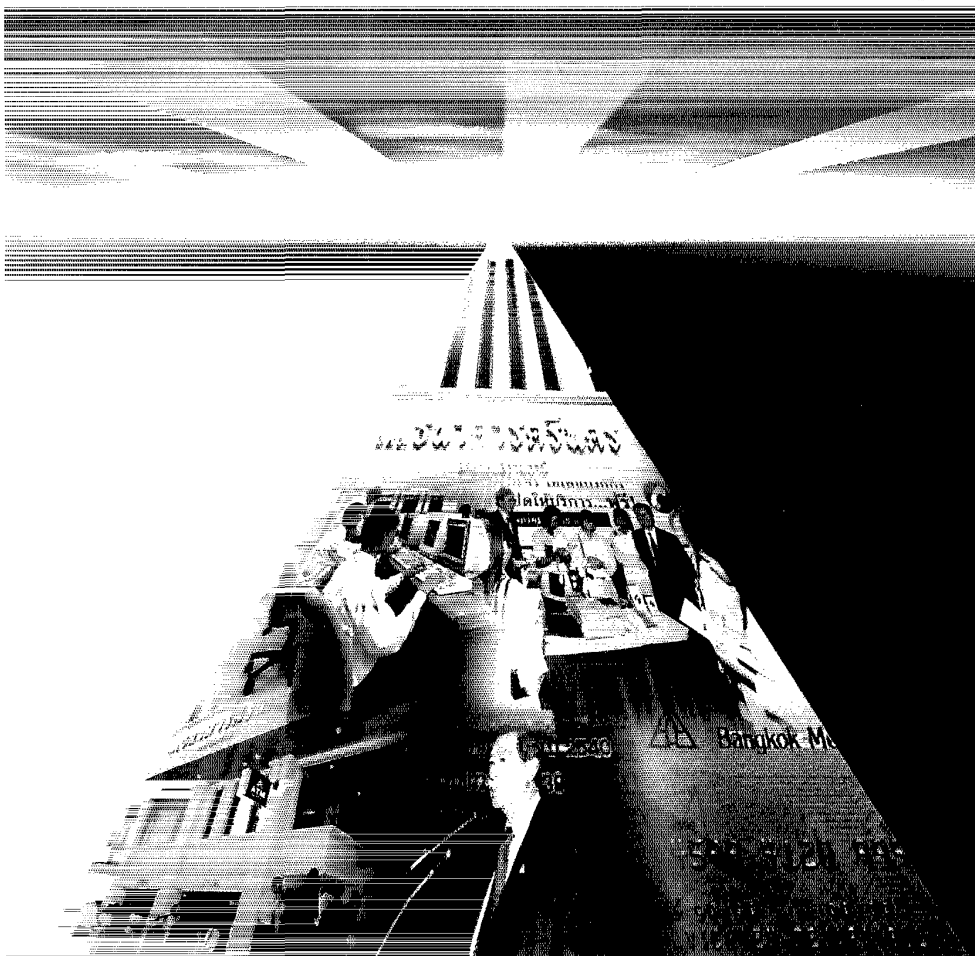
THE BANK'S OPERATIONS IN 1996

The Bank's operations in 1996 once again resulted in the black showing a gross profit before tax of 1,368.4 million baht. The net profit after tax was 953.6 million baht. The Bank's financial positions at the end of 1996 and operational activities worthy of note throughout the year are summarised as follows.

LIQUID ASSETS

At the end of 1996, the Bank retained its liquid assets to the tune of 12,064.3 million baht, decreasing by 110.2 million baht or 0.9 % from the figure at the end of 1995.

WITH MORE THAN 4 AND A HALF DECADES OF SERVICE TO THE THAI SOCIETY IN BANKING AND SOCIAL RESPONSIBILITY BEHIND US WHILE TRADITIONS ARE FAST LOSING GROUND AGAINST THE ONSLAUGHT OF NEW TECHNOLOGIES. THE MOST IMPORTANT THING FOR US NOW IS HAVING THE RIGHT VISION FOR OUR FUTURE GROWTH WHICH MUST BE IN CONCERT WITH THE DEVELOPMENT OF OUR ECONOMY AND SOCIETY.



TOTAL ASSETS

The Bank's total assets at the end of 1996 stood at 191,549.7 million baht, an increase of 13.1 % or 22,155.2 million baht over the figure at the end of 1995. In its composition, the total assets include loans and other types of lending at 84.4 %, investment in securities at 4.2 %, cash on hand and deposits at other banks including interest-bearing deposits at 3.2 %, fixed assets at 2.3 % and other assets at 5.7 %.

DEPOSITS AND BORROWINGS

The Bank's deposits at the end of 1996 totalled 146,804.3 million baht showing an increase of 22,357.2 million baht or 18.0 % from the previous year. The figure was a combination of interest-bearing deposits in various types and interest-free deposits at 143,501.8 million baht and 3,302.5 million baht respectively. The Bank at the year's end had an outstanding balance of 15,550.9 million baht in its



borrowings, a decline of 637.9 million baht or 3.9 % from the balance at the end of 1995. The figure represented short-term borrowings of 7,416.9 million baht and long-term borrowings of 8,074.1 million baht.

LOANS AND ADVANCES

The Bank's core business of serving the financial needs of its customers during 1996 showed a total exposure in its lending of 157,570.2, a rise of 13.1 % or 18,186.7 million baht from that of 1995. The figure was after deducting of the provisions for doubtful debts (not including accrued interest) and 100 % domestic. The provision of lending facilities in loans and advances can be classified by business sectors as follows: agriculture, 2.6 %; mining and quarrying, 0.5 %; manufacturing, 26.6 %; construction, 5.0 %; whole sales and retailing, 19.9 %; export, 7.4 %; import, 4.7 %; banking & finance, 2.0 %; property development, 11.3 %; utilities, 2.8 %; services, 7.5 % and personal consumption, 9.7 %. The Bank during the year had no outstanding balance in its overseas lending business.

SHAREHOLDERS' EQUITY

At the end of 1996, the Bank's outstanding balance in shareholders' equity showed a figure of 14,551.0 million baht, representing an improvement of 1,436.3 million baht or 11.0 % over that of 1995. The shareholders' equity figure was a combination of 9,817.1 million baht in paid-up capital, 2,147.2 million baht in surplus from sale of common shares, 2,147.2 million baht in reserve fund and 2,586.7 million baht in retained earning.

OPERATING INCOME, EXPENSES AND NET PROFIT

The Bank's operating income in 1996 rose by 1,811.6 million baht or 9.5 % from the figure at the year's end 1995 to the 20,967.1 million baht mark. The income derived mainly from interest received on loans and advances and on deposits placed with other financial institutions. It was about 90 % of the total income. Income from investment in securities in the forms of interest and dividends amounted to 576.7 million baht or 2.7% of the total income. The Bank in 1996 also earned a sizeable income of 1,524.1 million baht or 7.3 % of the total income in service fees and commissions.

In its operating expenses, the Bank in 1996 spent up

to 18,783.1 million baht, an increase of 2,654.5 million baht or 16.5 % from that of 1995, to meet the cost of operations. The expenses included 15,373.3 million baht in interest paid to depositors and 3,409.8 million baht in non-interest expenses which came to 81.9 % and 18.2 % of the total expenses respectively.

Unfortunately, the Bank's net profit before tax for 1996 registered a total amount of 1,368.4 million baht which was lower than the previous year's

figure by 817.7 million baht or a reduction of 37.4 %. This caused the Bank's net profit after tax to settle at 953.6 million baht, a marked decrease of 558.5 million baht or 36.9 %. The unfavourable result was due mainly to the economic slump which heavily affected Thailand's private sector across the board including the property development sector, export-import sector, financial sector and whole sale and retailing sector, all of which were closely connected with the Bank.

BRANCH EXPANSION

At the end of 1996, the Bank's domestic branch network consisted of 166 offices of which 149 were full-service branches including the Suan Mali Office at the Bank's Head Office and 17 sub-branches. Among these branches, 79 were located in the Bangkok Metropolitan Area and 87 in the provinces. The year saw an increase of 22 offices in the domestic branch network. The Bank, by the end of 1996, maintained two overseas offices, a branch in Cayman Islands and a representative office in Hanoi, Vietnam. During the year, the Bank decided to discontinue the operations of its New York and San Francisco Agencies as well as Hong Kong Representative Office. The decision was due to a shift in management policy.

THE BANK'S OPERATIONAL POLICY FOR 1997

As business environment in general and banking industry in particular are fast becoming highly challenging in terms of competition and economic pressure, the Bank's management has decided to focus its attention on the following priorities.

Placing strong emphasis on quality of borrowing customers, settlement of non-performing accounts and ageing accounts on interest receivables.

Increasing of non-interest income from various services such as fees and commissions and earnings from foreign exchange transactions.

Promoting more business in international service, particularly, by giving financial supports to importers and exporters. This is to lift the level of the Bank's financing for international trade.

Keeping a balanced position between the Bank's deposit taking and lending exposure.

Increasing profitability and operational efficiency in all operating units.

Keeping an effective budgetary control.



ORGANISATIONAL DEVELOPMENT

To provide a firm basis for building up effective operations, the Bank's management had, in 1996, took a new approach in the Bank's organisational structure. Day-to-day functioning of the Bank was reclassified into 3 core functions, financing, services and support. Basically a functional organisation.

organisational development which had been finished include:

Job function descriptions for all positions within the 28 departments, branch offices, and other functional units. The descriptions are to be used as tools for personnel development and improvement of efficiency level.



MOVING INTO THE NEXT MILLENNIUM, BMB IS NOW REDEFINING ITS GOALS AND OBJECTIVES TO ACHIEVE THE HIGHEST STANDARD OF SERVICE AND CARE THAT WOULD GUARANTEE CUSTOMER SATISFACTION. ORGANISATIONAL DEVELOPMENT, TECHNOLOGY-BASED OPERATIONS AND COMPETENT PERSONNEL ARE KEYS TO OUR EFFECTIVENESS IN ACHIEVING OUR GOALS AND OBJECTIVES.

the Bank now depends on 28 departments in its various work processes. In each department, two-tier management is adopted to expedite its works. In the Bank's personnel management, position classification provides for two lines of staff positioning, managerial and vocational. Those repetitive functions have been combined to streamline the operational procedures and to effectively deploy the Bank's human resources. Works on

Setting of standard personnel requirement for each functional unit to be used as guideline in manpower planning relative to current economic situation and to achieve high level of human resource utilisation.

In its plan for organisational development in 1997, the Bank is to redevelop job descriptions for all positions and create working manuals for every position. The concept is to allow

newly recruited personnel to know exactly what the Bank is expecting from them and also to save training time spent for new personnel.

TECHNOLOGICAL IMPROVEMENT

The Bank continued to carry out technological improvement throughout 1996. The purpose was to make our services technology-oriented as much as possible in order to stay with the changing world and as a result the Bank's operations would become more efficient in at least three ways. Firstly, service to customers will be more convenient, more accurate and



faster. Secondly, it will provide the Bank with possibility to offer new and competitive services to customers. Thirdly, the Bank's management will have a more efficient way to handle decision process. Carried out in 1996 were 5 improvement programmes as follows.

1. Linking up of branches in Bangkok area on a PC LAN and Branch Automation System to upgrade branch administration and customer service capabilities and to pave way for the Bank's branch network to become fully integrated in the future. The same will be done for provincial branches in 1997.

2. Installing of Electronic Clearing System (ECS) at all branches in Bangkok. The system allows all branches to extend their acceptance of cheques for clearing from 10:00 a.m. to 13:30 p.m.

3. Installing the Payment Online System to allow the Bank's credit cardholders to clear their monthly dues at any branch.

Installing Media Clearing System, an online service that allows the Bank's customers to make fund transfer in and out of their accounts in the Bank with any account in other commercial banks.

4. Installing BMBnet System via satellite to make all branches throughout the country fully integrated in the Bank's multi-media communications system (with data, sound and

graphic transfer capabilities). The system with its own HUP station will be the first in Thailand's banking industry. The system will effectively minimise the Bank's costs for online systems.

The Bank is also planning to have its own Internet server and website to become part of the increasingly popular international information highway. The plan will also help upgrade the Bank's public relations and marketing capabilities and allow the Bank's management to gain direct access to information available on the Internet.

SERVICE DEVELOPMENT

At present, service development is one of most important aspects of banking business as the marketplace is becoming more and more competitive by days. The Bank, in recognition of the challenging situation, has continued its efforts in service development to meet the customer needs and their satisfaction. With support of automation and online technologies, the Bank in 1996 concentrated its effort

in service development in the followings.

1. Expanding the domestic branch network to cover several areas in all regions of the country by opening 13 full service branches and 8 sub-branches. The Bank also established its representative office in Hanoi, Vietnam in order to be part of the development in relationship between Thailand and Vietnam.

2. The Bank's ATM network is now expansive. Additional 41 machines were installed. The Bank is the first to provide mobile ATM in the Metropolitan Area using 5 vans with 2 units of ATM each. These mobile ATM units are serving mostly inside the compound of government or state enterprise agencies and large industrial plants. The van units are moving around from place to place to cover as many locations as possible. It has been very convenient to state enterprise and plant workers who want to draw their monthly pays from their bank accounts. The Bank's mobile ATM units also provide their service at trade fairs. At the end of 1996, the Bank maintained 177 ATM units and planned to install 49 units more with 5 vans for the mobile units in 1997.

3. In the credit card service, the Bank continued to expand its operations by promoting the service to attract more cardholders in various target groups both in the public and private sectors. Affinity cards, known as PATA-Kwan Nakorn and PATA-VISA, were also provided to the consumers in co-operation with Pata Department Store in Bangkok. The Bank also introduced its VISAPHOTO card in 1996. This new Visa Card shows the

portrait of the cardholder on it to allow easy verification on the cardholder at points of sales. During the year, The Bank had organised a number of promotional campaigns including the introduction of bonus points to encourage cardholders to make payments by card. Cardholders will automatically win prizes when their accumulated bonus points meet certain target numbers.

4. The Bank's services related to the local money and capital markets as well as off-shore transactions in both OUT-IN and OUT-OUT during 1996 were mainly in support of the government's policy for accelerated regional development. The Bank provided about 66% of its financial supports to the

loans and overdrafts, a rise of 29,839.7 million baht or 26.55 % over 1995, and 18,936.8 million baht in bills and promissory notes, decreasing by 10,903.1 million baht or 36.54 % over 1995.

Apart from providing credit service to customers in manufacturing, service, international trade, and construction sectors, the Bank also provided consumer loan for housing and extended its credit service to farming communities in the rural areas. Overall credit service in support of the farmers in their farming investment and marketing of commodities in 1996 rose to 25,800 million baht, 3.70 % higher than the target as set for the Bank by the central banking authority. The Bank, during the year,

joined with its associated finance companies and other financial institutions in providing financial assistance to a number of large scale investment projects, for example, the Siam Industrial Centre Project which is a project for development of industrial park consisting of 3,000 units of pre-fabricated factory and office, and the PVC resin project initiated by Apex Petrochemical Co., Ltd. at Mab Ta Pud Industrial Estate, Rayong Province. The Bank's participation in financing of industrial undertakings in the private sector was in direct support of the government's industrial development policy.

For 1997, the Bank aims at increasing the total value of its credit service by 16% or 25,917 million baht to reach the target of 187,898 million baht.

In its investment banking, the Bank has been offering its customers a range of services including consultancy services in organisational structure and development, selecting underwriters for share capital increase, merger and take-over proceedings, project feasibility study and portfolio of investments in the local stock market. In 1996, the Bank, in its role as a financial intermediary, took part in a series of distribution and

underwriting of debt instruments issued by the government, state enterprises and private companies as well as providing of management and custodian service to institutional and private investors in their holdings of financial instruments. At present the Bank's Investment Banking Department is taking custody of the Sri Nakorn Unit Trust with assets holding at the value of 1,000 million baht.



country's main economic sectors, 28% to meet credit needs in the market generally and 6% for the needy customers in minor segments. The Bank's net credit supply in 1996 amounted to 157,570.2 million baht, an increase of 18,186.7 million baht or 13.05 % from the figure for 1995.

In its total amount of credit supply, the Bank, during the year, provided its customers with 142,250.8 million baht in



HUMAN RESOURCE DEVELOPMENT

The Bank at the end of 1996 has a manpower of 5,806 officers and staffmembers including 2 executives with doctorate degrees and 80 with master's degrees representing a ratio of 1.14 % to the total workforce. In the Bank's overall human resource profile, those forming the mainstream are university graduates with bachelor's degrees in various disciplines serving as executives and in other rankings. The number was 3,282 men and women making about 56.53 % of the overall manpower.

During the year, the Bank's management conducted 3 human resource studies as follows.

1. The Personnel Quality of Life Study. This study project aimed at finding facts about the personnel's standard of living, their personal needs and environment.

2. The Training Needs Survey. This survey in personnel development was aiming at establishing relevant qualitative and quantitative data for the Bank to formulate and develop training programmes consistent with the Bank's operational plans and strategic policies.

3. Assessment of Personnel Efficiency and Development Potential. This was a survey to establish standard qualifications for all positions in the Bank, job functions and job responsibilities. The survey also aimed at finding information to be used as a guideline in formulating the most suitable training programmes in various subjects related to banking operations at different levels. It is hoped that a well-developed training programme will form a strong groundwork in human resource development that would provide the Bank with efficient and well-trained personnel capable of performing different tasks in different roles and ready to fulfil the Bank's expectations which focus on cost-saving, accurate and fast service and improvement in efficiency and productivity at all levels.

The Bank in 1996 took another step in personnel management to revise its personnel appraisal system. The Bank

now appraises its personnel performance by quantitative method with a clear system's objectivity. The appraisal for each staffmember or officer will indicate his or her potential in individual or team performance and also gives a rating on managerial performance of the superior. The system will give a quantitative rating that can be used as a basis for salary increase in each functional line, department, branch and individual

management on the profit-centre concept.

In personnel development, the Bank has conducted in-house training for 175 classes in 40 programmes with the assistance of 70 trainers recruited from the Bank's own human resources. The total head count of those in the training was 15,752 which means that each staffmember has the opportunity to receive training 3 times a year. The Bank during the year sent its personnel to attend 140 external training courses or seminars in and outside the country. Realising that promoting further education among the Bank's officers and staffmembers is an important aspect in overall personnel performance, the Bank has encouraged all Bank's employees to take the opportunity in personal improvement by granting 146 scholarships for their formal studies to gain bachelor's or master's degrees from universities in the country and abroad.

The encouragement given to its personnel in academic pursuit for their career improvement reflected the Bank's philosophy in human resource development which aims at instilling the sense of, in the words of H.M. the King, "Being a person who know how to make his or her life a complete success." The Bank believes that a person with good moral characteristics and personality will be a good asset, not only to himself, but to the Bank, the community and the country as well.

In its effort to stay within the industry's standard, the Bank in 1996 took an initiative to revise compensation and welfare plans for the staff and also redevelop the career path for them in all rankings. Restructuring of salary scale and rankings were carried out to provide better pays and various allowances to suit the changing circumstances and the rising cost of living. The Bank also improved its welfare schemes to provide the staff with better financial assistance to meet their personal needs. The Bank had revised its salary scale and staff benefits programme for 3 times during the past 2 years.

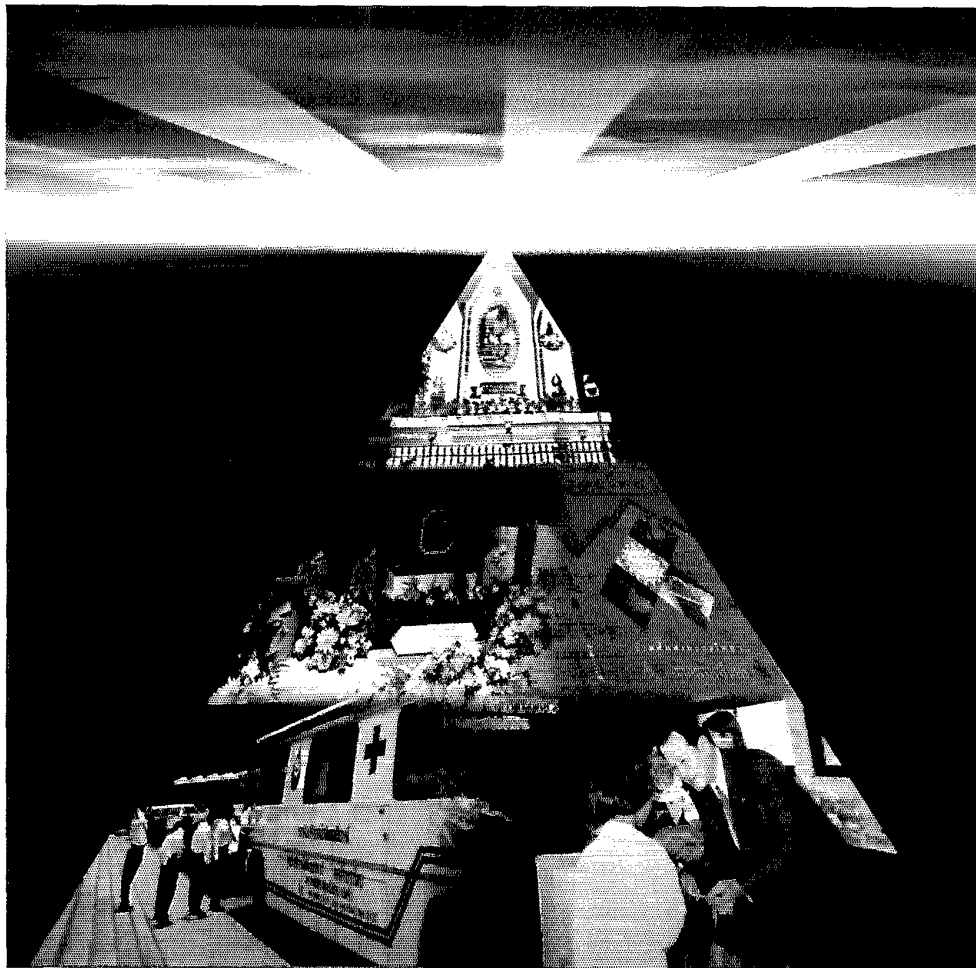


SOCIAL SERVICE

Throughout its 46 years of service to the Thai society, the Bank has been actively playing its role in social responsibility. The Bank has taken opportunities to organise activities related to the promotion of education, cultural heritage, conservation of traditional arts and crafts, religious

ACTIVITIES RELATED TO THE 50TH ANNIVERSARY OF HM THE KING'S ACCESSION TO THE THRONE CELEBRATION

The years 1995 and 1996 were officially designated as the years of national celebration to mark HM the King's



BMB IS PROUD OF ITS DEDICATION TO SOCIAL SERVICE IN ITS ALMOST 5 DECADES OLD HISTORY. GOOD CITIZENSHIP IS AN IMPORTANT ELEMENT IN THE SOUL OF EVERY BUSINESS ORGANISATION AS SOCIETY DEPENDS, IN ONE WAY OR ANOTHER, ON ITS GOOD SERVICE. NO SOCIETY WOULD BECOME PEACEFUL AND PROSPEROUS WITHOUT A LARGE BODY OF LAW-ABIDING CITIZENS AND CHARITY-MINDED CORPORATE ENTITIES. BMB STRICTLY BELIEVES IN THIS CONCEPT AND WOULD CONTINUE DOING ALL THE GOOD THINGS FOR EVERY COMMUNITY IT SERVES.

affairs and also actively assisted various public and private organisations in their social contributions. The Bank's activities in social service during 1996 can be summarised as follows.

50th anniversary of accession to the Throne and as the longest-reigning monarch in Thailand's history. The Bank, in its deep gratitude for His Majesty's role as Thailand's constitutional monarch and immense benefactor of the Thai society, took the opportunity to produce a special calendar to showcase His



Majesty's relentless efforts in finding ways to help the people in rural communities to gain better standard of living and quality of life during the past 50 years. The Bank's direct participation in the celebration came in different forms including the displaying of a large and specially decorated Royal Celebration Emblem in front of the Head Office Building. All branch offices throughout the country were also decorated with the Emblem to mark the joyous occasion. In the Bank's short documentary program on the Thai cultural heritage aired regularly by Channel 9 in Bangkok, a special series in 10 segments was produced to highlight His Majesty's 50 years of dedication and initiatives in bringing economic well-being to underprivileged people all over the country. The series was televised during June 3-14, 96.

A fund of 2 million baht was raised by the Bank and the organising committee of Bangkok Marathon 95 and presented to HM the King to support the Royal Charity Projects. In a show of support for HRH Princess Chulaporn Valailucks' release of tape recording on her own singing performance to raise fund for Siriraj Hospital's charity wards, the Bank raised 1.8 million baht in sale of the tape for which 1 million baht came from the Bank's own contribution while the rest of 0.8 million baht was contributed by the Bank's staff and customers.

DONATIONS

During the past two years, the Bank in its joint efforts with various local charity organisations, donated 3,000 sacks of rice and other life-supporting relief supplies to the victims of severe flooding in many rural communities around the country. Cash and material donations were also made by

the Bank to various non-profit organisations working in social and medical fields such as The Kidney Disease Foundation of Thailand. Internationally, the Bank donated 13,000 sacks of rice as relief supplies for flood victims in Mainland China and Taiwan. The donations were made as goodwill gestures to the authorities and the

peoples there.

EDUCATION PROMOTION

As education is a basic element in human resource development which is widely recognised as an important factor in everything related to national development, the Bank has been continuously playing its role in promotion of education among the young generation for the past 41 years. In 1996, the Bank in its long standing Bangkok Metropolitan Scholarships Programme, gave away 89 scholarships to needy students in different levels of education from the elementary level to the post-graduate study. The scholarships amounted to 315,000 baht in total value. In a special scheme to promote savings for education among the Bank's customers, the Bank provided an incentive to each depositor who opened a special savings account known as Sinmathayat. This savings account required a monthly deposit in a fixed amount for a number of years. The incentive was in the form of scholarship for those accounts which carried the full length of the depositing term. The Bank has already granted 325 scholarships at the total value of 467,000 baht to such depositors. In its effort to encourage saving habit among the children, the Bank, with permission from the Bank of Thailand, opened its doors to accept savings deposits on the National Children Day which coincided with the first Saturday of February.

As part of its social service contribution to the public, the Bank now operates 5 youth and public libraries located at its branch offices in Bangkok and some provincial towns. All of the libraries are free of charge to all library users. The Bank's 1996 public contribution in the field of education included the distribution of videotape copies of the

Bank's short documentary TV program "The Thai Way" to the Informal Education Department of the Ministry of Education to support the Department's distance teaching program via satellite for schools in the remote areas. On Jan. 17, 1996, the Bank's library unit at Samutprakarn Province in co-operation with Hua Chiew Chalerm Prakiart University organised an educational advisory activity for students who needed advice for their pursuit of higher learning in various disciplines of undergraduate studies

CULTURAL PROMOTION

In support of the government's cultural promotion campaign implemented between 1994 and 1997, the Bank took further step in its 21 years old cultural activities for students, the competitions on vocal expression in reading and Thai etiquette by producing a videotape series on the rules of Thai etiquette in everyday life to help young students to form a civilised social behaviour and know exactly what are the codes of acceptable social practices and manners in traditional

Thai society. Copies of the videotape were distributed free of charge to schools and organisations including the Foreign Ministry as reference in Thai cultural heritage in social contact and human relations. The Bank is deeply grateful for the kind patronage of HRH Princess Maha Chakri Sirindhorn in granting her Initial for inscription on the Trophies awarded to the winners of the 16th BMB Reading Competition for 1995 and the 24th BMB Thai Etiquette Competition for 1996. The Trophy Presentation was held on July 17, 1996 at Dusit Dalai Pavilion in the Chitra Lada Royal Residential Palace with HRH Princess Phajara Kitiyapa presiding over at the ceremony to give away the Trophies to the winners. In this same occasion, Mr. Vichien Tejapaibul, the Bank's President was granted an audience with HRH Princess Maha Chakri Sirindhorn to present copies of the Bank's Thai Etiquette in Everyday Life videotape for the Princess's private cultural promotion projects in schools.

The Bank is proud of being recognised in its social service as it won the Distinguished Award from the Committee on the Thai Heritage Conservation Day for the production of "The Thai Way", a series of short documentary TV programs. The Award was in recognition of the Bank's contribution to the conservation of Thai traditional

available for them in local universities. The activity took place at Hua Chiew Chalerm Prakiart University in Samutprakarn Province.





The Bank also present His Majesty the King with 12,000 copies of the book for His Majesty's own private distribution.

PROMOTION OF SPORTS

Recognising the benefits of active physical exercise through sporting activities, the Bank has been giving strong support to BMB

Club in its sporting activities. BMB Club, run by the Bank's staff for its social activities in sports and other recreations, from time to time organised friendly competitions with other organisations in various sports. The Bank routinely allocated fund for supporting various sport charity projects organised by various organisations in both public and private sectors. In golf, the Bank regularly organised competitions among the Bank's customers and officers to provide them with opportunities to make closer social contacts and personal relations.

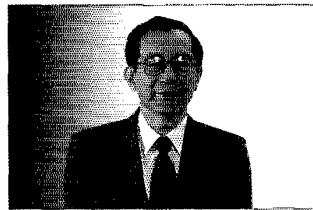
architecture for 1996. This series of TV documentary presentations has been currently aired by Channel 9 of the Mass Communications Organisation of Thailand from Monday through Friday at 8:10 p.m. every week. Copies of the videotape on the documentary program were distributed to all schools operated by the Formal Education Department throughout Thailand

RELIGIOUS PROMOTION

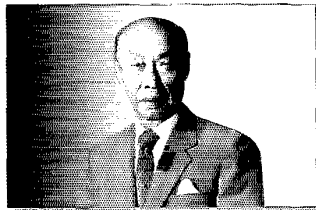
In its social service activities, the Bank has been continuously playing an active role in religious affairs. In 1996, as in previous years, the Bank again was traditionally granted the opportunity to become an organiser of The Royal Robe Offering Rite, an annual religious tradition normally takes place within a few weeks after the end of the Buddhist Lent in the name of HM the King. The Rite's purpose was to carry HM the King's gifts of robe and other articles in support of a monk's rigid monastery life to the selected monastery and present them to a monk in a religious ritual. The Royal Robe Offering Rite is traditionally for each one of the government-supported Buddhist monasteries within in the Royal Temples List. The Rite carried out by the Bank in 1996 took place at Bung Pra Lanchai Temple at Roi-Et Province in the North-eastern Region. The Bank with its customers and other merit-makers jointly made a donation of 1, 839,530.76 baht for the Temple at the robe offering rite. In another event to religiously mark the official celebration of HM the King's 50 anniversary of accession to the Throne, the Bank, in 1996, published a book entitled The Teachings of the Lord Buddha for free public distribution.



BOARD OF DIRECTORS



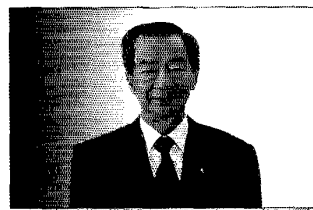
Dr. Yong Uahwathanasakul
Vice-Chairman



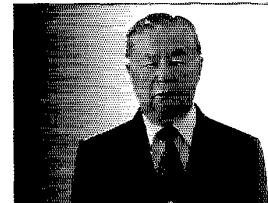
Mr. Udane Tejapaibul
Chairman of the Board



Mr. Sompong Thanasophon
Vice-Chairman



Mr. Anuthra Asawanonda
Executive Board Chairman



Mr. James C. Cheng
Executive Director



Mr. Kamsin Srethapakdi
Executive Director



Mr. Sathien Tejapaibul
Executive Director



Mr. Vichien Tejapaibul
President



Dr. Dhiraphorn Srifuengfung
Director



Mr. Kriang Kosiyatrakul
Director



Mr. Vanchai Jirativat
Director



Dr. Panya Tantiyavarong
Managing Director



Mr. Kovit Suvanasingha
Director



Mr. Vivat Tejapaibul
Director



Mr. Chulit Jivamongkol
Director



Mr. Susin Suratanakavikul
Director



Mr. Pricha Sumawongse
Advisor to the Board



THE TOP MANAGEMENT



Mr. Vichien Tejapaibul
President & CEO

Ed. BS in Finance & Banking, Boston U., USA; National Defence College (1989-1990), Bangkok
Exp. EVP (1979-1978), SEVP (1978-1987), Present & CEO (1987-Present) at BMB



Mr. Anuthra Asawanonda
Executive Board Chairman

Ed. Senior Cambridge Exam., malaysia, National Defence College (Public and Private Sectors class 1)
Exp. President Thai Military Bank Public Co., Ltd., President Navathanakit Finance Co., Ltd., President TMB Finance (Hong Kong) Co., Ltd.



Dr. Panya Tantiyavarong
Managing Director

Ed. Ph.D. (Finance and Banking) Wisconsin, U.S.A., National Defence College (Public and Private Sectors class 4) *Exp.* SEVP, Krung Thai Bank, SEVP, Muang Thai Life Assurance Company.



Mr. Vivat Tejapabul
Director & Executive Vice President

Ed. MS Fairleigh Dickinson U., USA., Nat. Defence College, class 355 (Public & Private Sectors Course); Finex II Cert. *Exp.* SVP; Personnel Dept., Branch Admin. Dept. at BMB



Mr. Syn Ekwisahn
Senior Executive Vice President

Ed. B.A.(Economics) (Hons.) Thammas U., M.Ec. (Colombo Plan Scholarship) The University of Sydney, Sep.II Cert. Sasin Grad. Ins. of Bus. Ad., Chulalongkorn U., Finex. II Cert. The Thai Bankers' Association, Strategic Pl; Kepner Treger and TFB *Exp.* Thai Farmers Bank PCL., Phatra Thnakit PCL. Top Easy Co., Ltd., Thanamass Finance Co., Ltd.



Mr. Kobsak Pongponrat
First Executive Vice Presidents

Ed. M.P.A. (Public Administration) Roosevelt U., Chicago USA; Finex II Cert : Nat. Defence Callege (Public & Private Sectors Class 9) *Exp.* Served at Thai Farmers Bank PCL.



Mr. Chalerm Yiengsubhanood
Executive Vice President

Ed. M.Eng (Computer Applications), AIT., Certificate Finex VI, Thai Institute of Banking and Finance, Certificate Pacific Rim Banking School, Univ. of Washington, Seattle
Exp. General Manager (Computer and Admin.), Siam Yamaha, VP (Information Technology), KPN Group, General Manager & Executive Committee, Sony Thai Co., Ltd. SVP (Technology), BMB PCL.



Mrs. Sumitra Tririsakdi
Executive Vice President

Ed. B.A. (Accounting) Chulalongkorn University Finex. VII Cert. *Exp.* EVP. Secretary to the Board of Directors and the Executive Board, SVP. Credit Control Department



Mr. Cherg Liamtrakul
Executive Vice President

Ed. LLB. (Laws) Thammasat U.
Exp. Credit & Collateral Dept., Branch Business & Administration Dept., Consumer Loans Dept. at Thai Farmers Bank PCL., United Finance PCL., United Factoring (1993) Company Ltd.



Dr. Swana Pornputtkul
Executive Vice President

Ed. MSC. in Psychology, Sri Nakarinwirote, Bangkok, PhD. Psychological Testing, Loyola University of Chicago. USA. *Exp.* Advisor to the Executive Board at Samitivej Hospital; Executive Consultant at Siam Kolkarn Co., Ltd. Robinson Dept. Store, Advisor to CP Group's Recruitment Center; Designer of Test Papers for recruitment and promotion in use at Bank of Thailand, Bangkok Bank PCL., Thai Farmers Bank, Siam Cement Co., Ltd., Stock Exchange of Thailand



SENIOR VICE PRESIDENT



Mr. Sayan Angsusingha
SVP Legal Department

Ed. Barrister at Law Exp. 20 years working experience in legal field. Lawyer, Senior lawyer of Lamthong Bank Public Co., Ltd., legal counsellor of Navathanakit Finance & Securities PCL.



Mr. Sunti Simakorn
SVP Domestic Banking Department

Ed. M.Sc. (Economics) Kansas State College of Pittsburgh, U.S.A. Exp. SVP Branch Administration Department at BMB



Mr. Phanuwat Yothaphand
SVP Accounting Department

Ed. M.S. (Accounting) Thammasat U. Exp. Various positions in Finance & Accounting with American Express (Thai) and Foreign affiliate more than 11 years. The latest position was Regional Manager-internal Central for 4 years with SVG Na Thalang as auditor



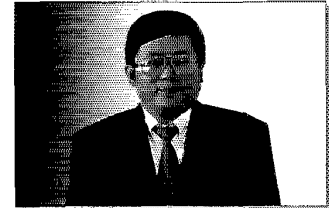
Mr. Santi Nagdhary
SVP Personnel Department

Ed. M.P.A. (Public Administration) (Hons.) NIDA., Exp. AMD Management Consultant International Co., Ltd., PM National Finance & Securities PCL., Co-Judge, Central Labour Court, Guest Lecturer, Faculty of Business Administration Ramkhamkaeng U.



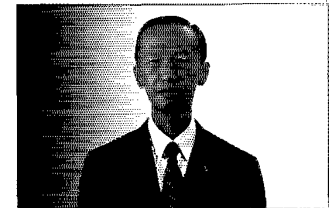
Mrs. Wilai WadwongTham
SVP Audit Department

Ed. B.Sc.(Mathematics) Ramkhamhaeng U. Exp. VP Audit Department at BMB



Mr. Yongyuth Pisitviroth
SVP Technology Department

Ed. M.Sc. (Computer Sciences) Chulalongkron U. Exp. Vice President



Mr. Natakorn Vorakitjakorn
SVP Administration Department

Exp. VP Branch Administration Department



Mr. Chakpet Chantaravisoot
SVP Treasury Department

Ed. M.Com. (Master of Commerce) Exp. General Manager & Vice President Krung Thai Bank, New York Branch for 7 Years, Division Chief International Banking Dept., Krung Thai Bank, H.O. for 15 years.



Mr. Pitakwong Pokpatanakul
SVP Credit Card & ATM Department

Ed. M.S. (Accounting) Thammasat U. Exp. VP Credit Card & ATM Department BMB PCL.

BOARD & THE TOP MANAGEMENT

Board of Directors

Mr. Udane	Tejapaibul	Chairman of the Board
Dr. Yong	Uahwatanasakul	Vice-Chairman
Mr. Sompong	Thanasophon	Vice-Chairman
Mr. Anuthra	Asawanonda	Executive Board Chairman
Mr. James	C. Cheng	Executive Director
Mr. Kamsin	Srethapakdi	Executive Director
Mr. Sathien	Tejapaibul	Executive Director
Mr. Vichien	Tejapaibul	President
Dr. Panya	Tantiyavarong	Managing Director
Mr. Kriang	Kosiyatrakul	Director
Mr. Kovit	Suvanasingha	Director
Mr. Chulit	Jivamongkol	Director
Dr. Dhiraphorn	Sriфуengfung	Director
Mr. Vanchai	Jirativat	Director
Mr. Vivat	Tejapaibul	Director
Mr. Susin	Suratanakavikul	Director
Mr. Pricha	Sumawongse	Advisor to the Board

The Executive Board

Mr. Anuthra	Asawanonda	Executive Board Chairman
Mr. James	C. Cheng	Executive Director
Mr. Sathien	Tejapaibul	Executive Director
Mr. Kamsin	Srethapakdi	Executive Director
Mr. Vichien	Tejapaibul	President
Dr. Panya	Tantiyavarong	Managing Director

The Top Management

Mr. Vichien	Tejapaibul	President & C.E.O.
Dr. Panya	Tantiyavarong	Managing Director
Mr. Vivat	Tejapaibul	Director & Executive Vice President
Mr. Syn	Ekwisahn	Senior Executive Vice President
Mr. Kobsak	Pongponrat	First Executive Vice President
Mrs. Sumitra	Trisrisakdi	Executive Vice President
Mr. Chalerm	Yiengsubhanood	Executive Vice President
Dr. Swana	Pomputtkul	Executive Vice President
Mr. Cherng	Liamtrakul	Executive Vice President

EXECUTIVE OFFICERS

Legal Department

Senior Vice President	: Mr. Sayan	Angsusingha
Assistant Vice President	: Mr. Bundit	Chotechuang

Domestic Banking Department

Senior Vice President	: Mr. Sunti	Simakorn
Vice President	: Mrs. Vanida	Vorpanyasakul

International Banking Department

Vice President	: Mr. Teerachai	Udompatipan
	: Mr. Vira	Cositdul
Assistant Vice President	: Mrs. Orawan	Kulachol
	: Mr. Chulapong	Bhenchandra

Accounting Department

Senior Vice President	: Mr. Phanuwat	Yothaphand
Vice President	: Mr. Satit	Tassanapitkul
	: Mrs. Jaree	Suwanvanich
Assistant Vice President	: Mr. Narongchai	Kitiphaisalnontra

Personnel Department

Senior Vice President	: Mr. Santi	Nagdhary
Vice President	: Mr. Chaowana	Sisawet
	: Mr. Pramol	Utthaihop

Audit Department

Senior Vice President	: Mrs. Wilai	Wadwongham
Vice President	: Mr. Preecha	Techasomphob
Assistant Vice President	: Mr. Supote	Sooksaeangpleng
	: Mr. Bunprot	Lairut
	: Miss Pasinee	Bunnag

Information Technology Department

Senior Vice President	: Mr. Yongyuth	Pisiviroth
Assistant Vice President	: Mr. Surat	Suknate

Administration Department

Senior Vice President	: Mr. Natakorn	Vorakitjakorn
Vice President	: Mr. Kraboon	Shorsakul
Assistant Vice President	: Mr. Adisorn	Kortrakul
	: Mrs. Kanitha	Yungcharoen

Treasury Department

Senior Vice President	: Mr. Chakpet	Chantaravisoot
Assistant Vice President	: Mr. Watchara	Piriyasanganpong
	: Mr. Sutat	Chancharastong
	: Mr. Tongsongchat	Nomsiri

Credit Card & ATM Department

Senior Vice President	: Mr. Pitakwong	Pokpatanakul
Vice President	: Mr. Sutep	Anegboonlap
Assistant Vice President	: Mr. Virach	Paisitsavet
	: Mr. Dusadee	Muangstri

Computer Operation Department

Senior Vice President	: Mr. Charoenchai	Wongpiya
Vice President	: Mr. Jackree	Chuensuwan

Human Resource Development Department

Senior Vice President	: Miss. Apinya	Kangsanarak
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Debt-Restructuring Department

Senior Vice President	: Mr. Bandi	Sumetchoengprachya
Vice President	: Mrs. Yupa	Suwansang
Assistant Vice President	: Mr. Sommartaya	Sathapatayanonta
	: Mr. Chanin	Weerachan

Organization Development Department

Senior Vice President	: Mrs. Naree	Ketiong
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Investment Banking Department

Senior Vice President	: Miss Amporn	Ruangprasertkul
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Corporate Planning & Research Department

Senior Vice President	: Mr. Prachak	Udomsilp
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Project Credit Department

Senior Vice President	: Mr. Paiboon	Srisawad
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Commercial Credit Department

Senior Vice President	: Mr. Sirichai	Smanmit
Assistant Vice President	: Mr. Preecha	Vimolphathatham
	: Mr. Prasit	Visutaratna

Branch Credit Department-Metropolitan

Senior Vice President	: Mr. Rugvit	Seamanontapriya
Vice President	: Mr. Kiatkong	Hsitantivech
Assistant Vice President	: Mr. Prast	Sueprasittipol
	: Mr. Suppachai	Luengpermpul

Branch Credit Department-Provincial

Senior Vice President	: Mr. Narong	Limpatamaneee
Vice President	: Mr. Chalernpon	Pratoomsuwan
Assistant Vice President	: Mr. Suphon	Techanaparuk
	: Mr. Lek	Ritinapagron
	: Mr. Sirichai	Chutimayotinkul

Industrial Credit Department 1

Senior Vice President	: Mr. Vira	Thanatrongpol
Vice President	: Mr. Veerachai	Cholmanekul
Assistant Vice President	: Mrs. Saowanee	Suriyamanop
	: Mr. Nukul	Dilokhattakarn

Industrial Credit Department 2

Senior Vice President	: Mr. Chawalit	Vorasittha
Vice President	: Mrs. Usanee	Chotewatanakul
Assistant Vice President	: Mr. Kamthorn	Boon-ngam-anong

Credit Control Department

Senior Vice President	: Mr. Arun	Liangpanich
Vice President	: Mr. Phongcharoen	Sanguansakdi
	: Miss Nipapan	Eakintumas
Assistant Vice President	: Mr. Suchai	Suratanakavikul

Branch Administration Department

Senior Vice President	: Mrs. Rasami	Suthipinihtham
	: Mrs. Wilailuck	Nabhindhakara
Vice President	: Mr. Pairoj	Chantrawong
	: Mr. Thanakorn	Vijakkhana
	: Mr. Suchit	Chartsuwankul
Assistant Vice President	: Mr. Kritsada	Jantharasak

Office of the President

Senior Vice President	: Mr. Kamol	Anantaprut
Vice President	: Miss Chutima	Boonmee
	: Mr. Kovit	Kulchantrujikom
Assistant Vice President	: Mrs. Pattha	Chivabongs

Office of the Board of Directors & Executive Board

Vice President	: Mrs. Suwannee	Suebsaman
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Office of the Chairman of the Board of Directors

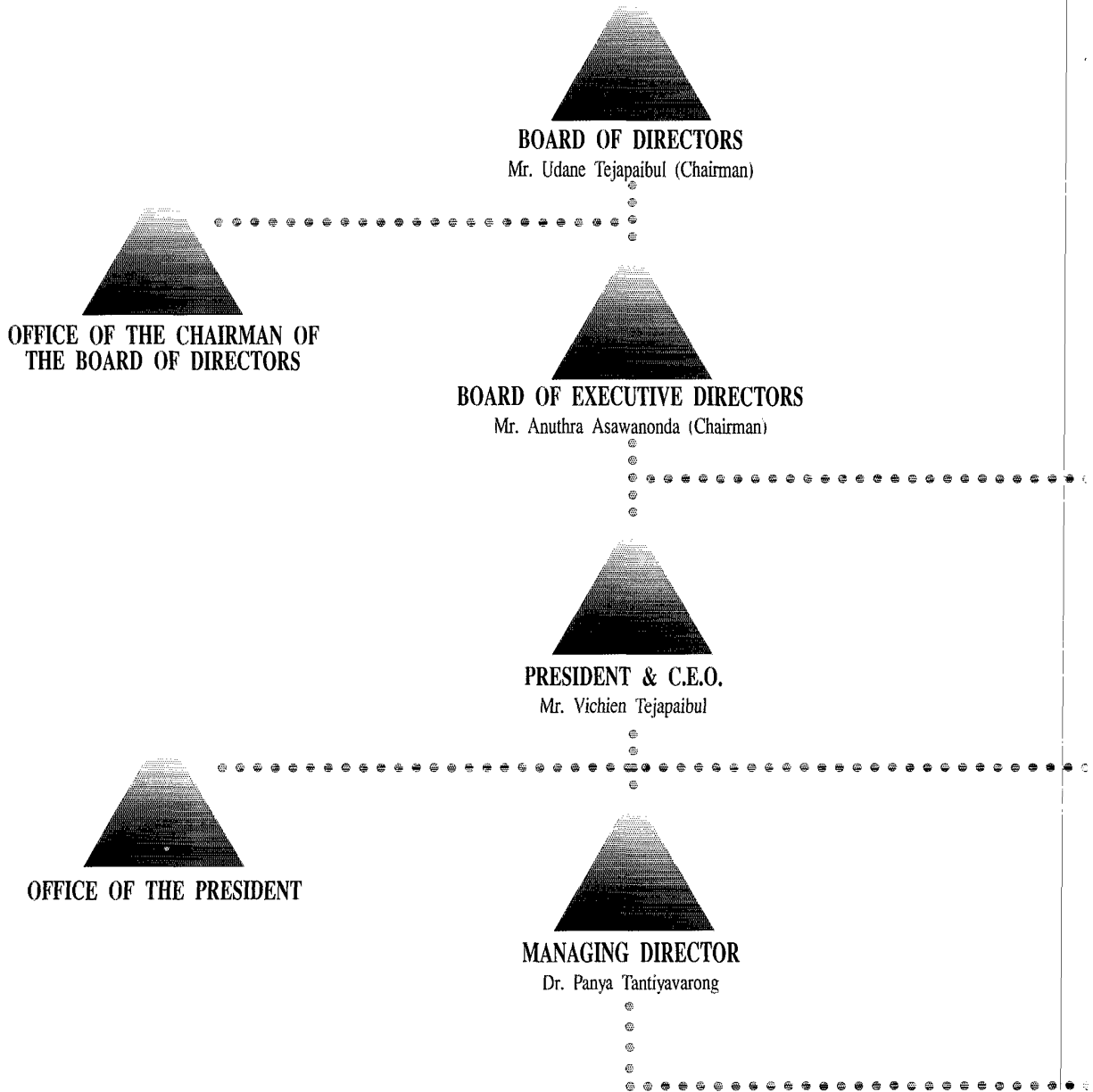
Vice President	: Mrs. Malce	Luangsuwimol
Assistant Vice President	: Mr. Veeradej	Tejapaibul

Bangkok International Banking Facilities Office

Main Office Manager	: Mr. Danai	Petchkul
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ORGANIZATION CHART





Mr. Rugvit Seamanontapriya
SVP Branch Credit Department
Metropolitans

Ed. LL.B. Thammasat U.
Exp. Author of a highly acclaimed book "Property Valuation", Chairman of Commercial Bank Credit Management Association in 1996-1997, Speaker at the Thai Bankers Association's Banking Institute



Miss Apinya Kongsanarak
SVP Human Resource Development
Department

Ed. B.Sc. (Science), Mahidol U; M.Ed. Sri Nakarinvrote U. *Exp.* VP Human Resource Development Department at BMB



Mr. Bandit Sumetchoengprachya
SVP Debt-Restructuring Department

Ed. BBA (ACC): B.COM; LLB. Thammasat U., FCBI (LONDON), CPA.
Exp. SVP Legal Department at BMB, SVP of Lawson & Associates Ltd., Financial Comptroller of Harapan Group in Indonesia, Comptroller of General Motors (Thailand) Ltd., Senior Supervisor of Turquand & Youngs (Chartered Accountants)



Miss Amporn Ruangprasertkun
SVP Investment Banking Department

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Mrs. Naree Kettong
SVP Organization Development
Department

Ed. M.B.A. The National Institution of Development Administration (NIDA)
Exp. VP Technology Department, VP Personnel Department, AVP Branch Administration Department, at BMB., DM, Organization and System Development, DM, Computer Operation Department, DM, Domestic Banking Department Thai Farmers Bank PCL.



Mr. Prachak Udomsilp
SVP Corporate Planning & Research
Department

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Exp. SVP. Project Financing Department



Mr. Paiboon Srisawad
SVP Project Credit Department

Ed. M.B.A. (Management) Nova University, U.S.A. *Exp.* S.V.P. Credit and Marketing Development, ITF Finance and Securities PCL.



Mr. Sirichai Smanmit
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Ed. B.A.(Political Science) Thammasat U., Mini M.B.A. (Business Administration) Thammasat U. *Exp.* Served at Thai Farmers Bank PCL., for 18 years, VP Thanamass Finance Co., Ltd.



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Ed. M.Sc. (Electrical Engineering) Illinois Institute of Technology U., USA.
Exp. 10 years with IBM, responsible for banking and public sector

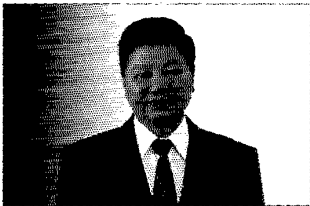


SENIOR VICE PRESIDENT



Mr. Chawalit Worasittha
SVP Industrial Loan Dept. 2

*Ed. MA (Economics) Thammasat U.,
MBA (Finance) Indiana University USA
Exp. SVP Branch Credit Dept., SVP
International Banking Dept., BMB*



Mr. Narong Limpatamapane
SVP Branch Credit Department Provincial

*Ed. Cert. of Administration from Bangkok
Technical College Exp. Regional Manager
at Krung Thai Bank PCL.*



Mr. Virat Thanatrongpol
SVP Industrial Credit Department 1

*Ed. M.B.A. (Business Administration)
Thammasat U. Exp. Barrister-at-Law the
Institute of Legal Education Thai Bar
Association. Vice President of Branch
Administration Department, Thai Farmers
Bank PCL.*



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SVP Branch Administration Department

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SVP Credit Control Department

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Mr. Kamol Anantaprut
Office of the President

*Ed. MBA NIDA. (Hons.)
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Resource Development Dept., BMB;
Executive Director, Chiangmai Orchid
Hotel*



Mr. Danai Petchkul
Manager Bangkok Int'l Banking
Facilities Office

*Ed. City of London College, London,
England. Cert in Banking and Finance
Exp. Manager at BMB's New York Agency
(1985-1995)*

CHIEF OF THE BOARD OF DIRECTORS & EXECUTIVE BOARD

AUDIT DEPARTMENT

BUSINESS FINANCING SERVICES GROUP

- ▲ BRANCH CREDIT DEPARTMENT-METROPOLITAN
- ▲ BRANCH CREDIT DEPARTMENT-PROVINCIAL
- ▲ INDUSTRIAL LOAN DEPARTMENT 1
- ▲ INDUSTRIAL LOAN DEPARTMENT 2
- ▲ COMMERCIAL LOAN DEPARTMENT
- ▲ PROJECT LOAN DEPARTMENT
- ▲ INVESTMENT BANKING DEPARTMENT

BANKING SERVICES GROUP

- ▲ INTERNATIONAL BANKING DEPARTMENT
- ▲ BANGKOK INTERNATIONAL BANKING FACILITIES OFFICE
- ▲ CREDIT CARD & ATM DEPARTMENT
- ▲ TREASURY DEPARTMENT
- ▲ DOMESTIC BANKING DEPARTMENT

OPERATIONAL SUPPORT GROUP

- ▲ BRANCH ADMINISTRATION DEPARTMENT
- ▲ CREDIT CONTROL DEPARTMENT
- ▲ ADMINISTRATION DEPARTMENT
- ▲ ACCOUNTING DEPARTMENT
- ▲ RESEARCH & CORPORATE PLANNING DEPARTMENT
- ▲ INFORMATION TECHNOLOGY DEPARTMENT
- ▲ COMPUTER OPERATION DEPARTMENT
- ▲ LEGAL DEPARTMENT
- ▲ DEBT-RESTRUCTURING DEPARTMENT
- ▲ HUMAN RESOURCE DEVELOPMENT DEPARTMENT
- ▲ ORGANIZATION DEVELOPMENT DEPARTMENT
- ▲ PERSONNEL DEPARTMENT



FINANCIAL STATEMENTS AND AUDITORS' REPORT

To the Shareholders of Bangkok Metropolitan Bank Public Company Limited:

We have examined the balance sheets of Bangkok Metropolitan Bank Public Company Limited as at December 31, 1996 and 1995, and the related statements of income, changes in shareholders' equity and cash flows for the years then ended. Our examinations were made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

As discussed in Note 3.1.2 to the financial statements, the Bank invested in a listed security at par value in the amount of Baht 151.5 million and presented this investment as short-term investment, and reported it at the latest market value. However, under the Statement of Accounting Standard No. 12, this investment is not classified as short-term marketable security, as it is not readily realizable in the Stock Exchange of Thailand and has no active market, although the management intends to sell this investment within one year. If this investment were classified as non-current investment, the net income for 1996 would be decreased by Baht 63.63 million.

As discussed in Note 5 to the financial statements, the allowance for possible loan losses of Baht 3,617.39 million and Baht 2,867.39 million at December 31, 1996 and 1995 respectively, may not be adequate to cover the uncollectible receivables.

In our opinion, except for the effects upon the 1996 financial statements of reporting the investment as short-term as described in the second paragraph and except for the effects upon the 1996 and 1995 financial statements of the inadequacy of the allowance for possible loan losses as described in the third paragraph, the financial statements referred to above present fairly the financial position of Bangkok Metropolitan Bank Public Company Limited at December 31, 1996 and 1995, and the results of its operations, the changes in its shareholders' equity and its cash flows for the years then ended, in conformity with generally accepted accounting principles applied on a consistent basis.

Dr. Payom Singhasaneh
Certified Public Accountant

Peat Marwick Suthee Limited
Bangkok, February 25, 1997

BALANCE SHEETS

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED
AS AT DECEMBER 31, 1996 AND 1995

ASSETS	1996	1995
	Baht	Baht
Cash and deposits at banks		
Cash and deposits at banks in Thailand	4,870,102,356	4,697,765,786
Deposits at banks outside Thailand	693,929,867	2,210,160,973
Total Cash and Deposits at Banks	5,564,032,223	6,907,926,759
Due from banks - interest bearing	946,312,803	491,811,640
Investments in securities (Note 2.5)		
Government securities and securities guaranteed by the Government - net (Note 4)	3,756,899,963	4,292,487,674
Listed securities - net (market value Baht 905.5 million in 1996 and Baht 1,237.2 million in 1995) (Note 3.1)	905,493,260	1,237,222,681
Other securities - net (Note 3.2)	3,450,037,946	2,567,845,943
Total Investments in Securities	8,112,431,169	8,097,556,298
Loans (Note 2.3)	161,187,571,560	142,250,926,111
Accrued interest receivables	4,092,843,035	2,869,611,421
Loans and Accrued Interest Receivables	165,280,414,595	145,120,537,532
Less Allowance for possible loan losses (Notes 2.4 & 5)	(3,617,387,455)	(2,867,387,405)
Loans and Accrued Interest Receivables - net	161,663,027,140	142,253,150,127
Properties foreclosed (Note 2.10)	1,242,659,453	1,367,264,690
Customers' liability under acceptances	4,658,204,706	5,107,229,314
Premises and equipment - net (Notes 2.7 & 6)	4,416,177,092	2,908,924,237
Other assets (Note 2.8)	4,946,902,993	2,260,642,633
 Total Assets	 <u>191,549,747,579</u>	 <u>169,394,505,698</u>
Customers' liability under unmatured bills issued under the letters of credit	11,128,393,870	8,111,348,998
Total	<u>202,678,141,449</u>	<u>177,505,854,696</u>



Director

See notes to financial statements



BALANCE SHEETS

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED
AS AT DECEMBER 31, 1996 AND 1995

	1996 Baht	1995 Baht
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposit		
Domestic deposits - interest bearing	143,501,826,533	122,566,190,150
- non-interest bearing	3,299,832,481	1,850,073,174
Foreign deposits - interest bearing	-	27,847,321
- non-interest bearing	2,634,954	3,012,735
Total Deposits	146,804,293,968	124,447,123,380
Due to banks - interest bearing	5,016,158,331	5,426,021,228
Liabilities payable on demand	1,008,034,318	609,219,728
Securities sold under repurchase agreements	-	400,000,000
Borrowings		
Short-term borrowings - domestic	788,322,300	2,141,486,300
- foreign	6,688,536,078	7,797,855,278
Long-term borrowing (Note 8)	8,074,060,000	6,249,440,000
Total Borrowings	15,550,918,378	16,188,781,578
Staff pension fund (Note 2.9)	2,905,496	2,298,617
Bank's liability under acceptances	4,658,204,706	5,107,229,314
Other liabilities	3,958,275,618	4,099,110,227
Total Liabilities	176,998,790,815	156,279,784,072
Shareholders' Equity		
Share capital, Baht 10 per value (Note 11)		
Authorized		
200,000 preferred shares	2,000,000	2,000,000
999,800,000 common shares	9,998,000,000	9,998,000,000
Total	10,000,000,000	10,000,000,000
Issued and fully paid		
200,000 preferred shares	2,000,000	2,000,000
981,508,570 common shares in 1996 and		
830,476,483 common shares in 1995	9,815,085,700	8,304,764,830
Premium on share capital	1,043,932,606	1,043,932,606
Retained earnings (Note 12)		
Appropriated - legal reserve	590,640,530	439,433,371
- other reserves (Note 13)	760,481,253	648,119,063
Unappropriated	2,586,649,786	2,733,250,845
Loss on decline in value of investments	(247,833,111)	(56,779,089)
Total Shareholders' Equity	14,550,956,764	13,114,721,626
Total Liabilities and Shareholders' Equity	191,549,747,579	169,394,505,698
Bank's liability under unmatured bills issued under the letters of credit	11,128,393,870	8,111,348,998
Total	202,678,141,449	177,505,854,696
Significant contingencies and commitments		
Aval to bills and guarantees of loans	14,816,399,474	8,942,001,173
Letters of credit	6,735,551,730	8,709,706,994

See notes to financial statements


STATEMENTS OF INCOME

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

	1996	1995
	Baht	Baht
Interest and dividend income		
Loans and deposits	18,866,329,318	16,681,778,093
Government securities and securities guaranteed by the Government	351,867,899	345,937,916
Other securities	224,829,069	152,826,433
Total Interest and Dividend Income	<u>19,443,026,286</u>	<u>17,180,542,442</u>
Interest expenses		
Deposits	14,114,933,909	11,805,221,036
Short-term borrowings	734,359,538	1,085,211,440
Long-term borrowings	523,981,504	475,829,615
Total Interest Expenses	<u>15,373,274,951</u>	<u>13,336,262,091</u>
Interest Income - net	4,069,751,335	3,814,280,351
Provision for possible loan losses (Note 5)	(815,603,482)	(840,715,103)
Interest Income after Provision for Possible Loan Losses	<u>3,254,147,853</u>	<u>2,973,565,248</u>
Non-interest income		
Fees and services	1,215,931,913	1,097,164,889
Gain on exchange	238,599,673	318,578,069
Other income	69,521,657	559,171,445
Total Non-Interest Income	<u>1,524,053,243</u>	<u>1,974,914,403</u>
Non-interest expenses		
Personnel expenses	1,306,621,649	1,184,427,127
Premises expenses	159,806,386	154,340,754
Equipment expenses	408,468,926	363,282,563
Taxes and duties	632,161,910	565,002,013
Fees and service expenses	237,511,749	104,061,902
Other expenses (Note 14)	665,241,405	391,224,276
Total Non-Interest Expenses	<u>3,409,812,025</u>	<u>2,762,338,635</u>
Income before Income Tax	1,368,389,071	2,186,141,016
Income tax	414,744,298	674,069,428
Net income	<u>953,644,773</u>	<u>1,512,071,588</u>
Earnings per share (Note 2.11)		
Preferred shares	<u>31.05</u>	<u>31.98</u>
Common shares	<u>1.05</u>	<u>1.98</u>

See notes to financial statements



STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

	1996 Baht	1995 Baht
Share capital (Note 11)		
Preferred shares	2,000,000	2,000,000
Common shares		
Beginning balance	8,304,764,830	7,118,084,140
Increase during the year	1,510,320,870	1,186,680,690
Decrease during the year	-	-
Ending balance	9,815,085,700	8,304,764,830
Premium on share capital		
Beginning balance	1,043,932,606	1,043,932,606
Increase during the year	-	-
Decrease during the year	-	-
Ending balance	1,043,932,606	1,043,932,606
Legal reserve (Note 12)		
Beginning balance	439,433,371	297,008,890
Increase during the year	151,207,159	142,424,481
Decrease during the year	-	-
Ending balance	590,640,530	439,433,371
Other reserves (Note 13)		
Beginning balance	648,119,063	577,558,036
Increase during the year	112,362,190	70,561,027
Decrease during the year	-	-
Ending balance	760,481,253	648,119,063
Unappropriated retained earnings (Note 12)		
Beginning balance	2,733,250,845	2,152,173,179
Net income	953,644,773	1,512,071,588
Appropriation during the year		
Legal reserve	(151,207,159)	(142,424,481)
Other reserve - deferred income tax (Note 13)	(112,362,190)	(70,561,027)
Dividend Payment	(836,676,483)	(718,008,414)
Ending balance	2,586,649,786	2,733,250,845
Loss on decline in value of investments		
Beginning balance	(56,779,089)	-
Increase during the year	(191,054,022)	(56,779,089)
Decrease during the year	-	-
Ending balance	(247,833,111)	(56,779,089)
Total Shareholders' Equity	14,550,956,764	13,114,721,626

See notes to financial statements



STATEMENTS OF CASH FLOWS

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

	1996	1995
	Baht	Baht
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income	953,644,773	1,512,071,588
Adjustments to reconcile net income to net cash provided by operating activities		
Depreciation and amortization	263,967,409	233,791,848
Provision for possible loan losses	750,000,050	750,000,000
Deferred income taxes	(155,785,202)	(112,362,190)
Loss on decline in value of investments	238,635,144	18,610,492
Gain on translation of foreign currencies	(222,250,156)	(271,604,615)
Increase in accrued interest and dividend income	(1,221,588,495)	(1,026,425,402)
(Increase) decrease in accrued other income	2,785,569	(3,493,407)
Increase in accrued interest expense	228,731,147	922,577,805
Increase (decrease) in accrued other expenses	(99,198,617)	88,440,049
Net income from operations before changes in operating assets and liabilities	738,941,622	2,111,606,168
(Increase) decrease in operating assets		
Due from banks - interest bearing	(454,501,163)	(466,795,692)
Short-term investments in securities	(312,555,968)	(496,132,116)
Loans	(18,818,558,284)	(27,406,799,884)
Properties foreclosed	131,263,770	(644,861,081)
Other assets	(2,442,014,891)	1,015,882,554
Increase (decrease) in operating liabilities		
Deposits	22,357,170,588	27,706,408,782
Due to banks - interest bearing	(409,862,897)	126,662,487
Liabilities payable on demand	398,725,934	80,341,293
Securities sold under repurchase agreements	(400,000,000)	400,000,000
Borrowings	(791,181,129)	(1,594,856,267)
Staff pension fund	606,879	520,411
Other liabilities	(401,548,651)	621,012,119
Net cash provided by (used in) operating activities	(403,514,190)	1,452,988,774
CASH FLOWS FROM INVESTING ACTIVITIES		
Increase in investment in long term securities	(132,008,070)	(958,060,147)
Increase in premises and equipment	(1,771,220,264)	(1,069,695,436)
Net cash used in investing activities	(1,903,228,334)	(2,027,755,583)

See notes to financial statements



STATEMENTS OF CASH FLOWS

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

	1996	1995
	Baht	Baht
CASH FLOWS FROM FINANCIAL ACTIVITIES		
Proceeds from issuance of long-term debentures and debt instruments	-	2,475,440,000
Proceeds from issuance of share capital	1,510,320,870	1,186,680,690
Dividend payment	(836,676,483)	(718,008,414)
Net cash provided by financing activities	673,644,387	2,944,112,276
Effect of exchange rate on cash and cash equivalents	289,203,601	222,522,428
Increase (decrease) in cash and cash equivalents	(1,343,894,536)	2,591,867,895
Cash and cash equivalents at beginning of year (Note 2.12)	6,907,926,759	4,316,058,864
Cash and cash equivalents at end of year (Note 2.12)	5,564,032,223	6,907,926,759
Supplementary information of cash flows		
Cash paid during the year for		
Interest	15,144,543,804	12,443,684,286
Income tax	668,573,489	713,359,189

See notes to financial statements



NOTES TO FINANCIAL STATEMENTS

BANGKOK METROPOLITAN BANK PUBLIC COMPANY LIMITED

DECEMBER 31, 1996 AND 1995

1. BASIS OF FINANCIAL STATEMENTS PRESENTATION

The financial statements include assets, liabilities, income and expenses of all domestic and overseas branches and Bangkok International Banking Facility which was approved by the Ministry of Finance on March 2, 1993 and commenced its operations since April 3, 1995. All significant interoffice transactions have been eliminated.

The financial statements are presented in the format prescribed under the Announcement of Bank of Thailand dated November 18, 1986 and February 15, 1995.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Method of Interest Income Recognition

The Bank recognizes interest income on loans, other advances and overdue delinquent accounts with sufficient collaterals as appraised by the Bank, on the accrual basis except for overdue and delinquent accounts on which interest income is recognized on the cash basis.

2.2 Method of Interest Expense Recognition

Interest expense is recognized on an accrual basis.

2.3 Loans

Loans are presented with the principal amount outstanding, except for overdraft and loans as agreed by clients which include accrued interest as principal. Unearned discounts at the end of the year are shown as other liabilities, a change from showing as deduction from the related loans receivable.

2.4 Allowance for Possible Loan Losses

The Bank provides allowance for possible loan losses equal to the estimated collection losses that may be incurred in the collection of all receivables. The estimated losses are based on a review of the current status of existing receivables and securities obtained.

The Bank determines to write off loans on specific basis against the allowance for possible loan losses when management believes that such loans can no longer be collected. The subsequent recovery of bad debts written off from the books is credited to the allowance for possible loan losses account.

2.5 Investments in Securities

Investments in Government securities and securities guaranteed by the Government are stated at cost. Listed securities are shown at the lower of cost or market, loss on decline in value of long-term investments is deducted in shareholders equity, while the loss on decline in value of short-term investments is included in statement of income. Other securities are stated at cost. Premiums or discounts included in the cost of bond and debenture investments are adjusted to the interest earned on a straight-line basis over the maturity of the investments.

The Bank was allowed by the Bank of Thailand to record temporary loss on valuation of debt instruments held for investment purposes, in the second half year of 1996 onward.

The market value of debentures are based on closing price of the Bond Dealer Club or the acquisition cost if there is no closing price.

Interest earned from investments in securities is recognized on an accrual basis. Dividends are recognized in the year they are declared. Gain or loss on the disposal of investments is recognized in the year of disposal.

Investments in unit trust with over 20% of its issued unit trust held by the Bank are shown at cost in accordance with the Bank of Thailand's letter number BOT.NV.(V) 370/2538 dated February 15, 1995. If the Bank presented this investment at an equity method, the effect to the financial statements would be the followings:

	1996	1995
	(Amounts : Thousand Baht Except Earnings per Share)	
Decrease in net income	137,705	12,428
Decrease in earnings per share (Baht)	0.15	0.016
Increase in investments in securities	21,170	42,389
Increase in shareholders' equity	158,875	54,817

2.6 Translation of Foreign Currencies

Assets and liabilities in foreign currencies and forward exchange contracts are translated into Baht at the rates prevailing at the dates of transactions. Assets and liabilities and forward exchange contracts at the balance sheet date are translated into Baht at average rates which approximate current rates at the balance sheet date. Gain or loss on foreign currencies translation is included in the statement of income.

The foreign agencies' balance sheets are translated into Baht at average rates which approximate current rates at the balance sheet date, except for office equipment, furniture and the related depreciation which are translated at the rates prevailing at the dates of transactions. The statements of income are translated at the average rates during the year.

2.7 Depreciation and Amortization of Leasehold Right

The Bank depreciates its property and equipment by the straight-line method over their estimated useful lives. Leasehold right is amortized over the lease term.

2.8 Deferred Income Tax

The Bank adopted the practice of recognizing the income tax effects of transactions in the period in which they enter into the determination of net income, regardless of when they are recognized for tax purposes. Accordingly, the income tax applicable to expenses which are not currently deductible for income tax purposes was set up as a deferred income tax in the balance sheet. This will be allocated to future periods when the expenses provided for are actually incurred and considered deductible for income tax purposes.

2.9 Staff Pension Fund

The Bank has a pension fund for employees having completed a specified period of employment. Employees are not required to contribute to the fund and will be entitled to the benefits in case of death, resignation and retirement, depending on length of service. The Bank adopts the policy of recognizing pension cost on the basis of estimated payments required during the year.

Pension cost for the years 1996 and 1995 amounted to Baht 56.3 million and Baht 41.7 million respectively. Staff pension fund shown as liabilities in the balance sheet represents the amount recorded as expenses in each year and remained unpaid at the end of the year.

2.10 Property Foreclosed

Property foreclosed principally consists of real estate and is valued at the take over value in settlement of debts. Gain or loss on disposal of property foreclosed is recognized at the time of disposition.

2.11 Earnings per Share

Earnings per share is computed by the use of two class methods, by dividing net income for the year by the weighted average number of preferred and common shares outstanding during the year.

2.12 Cash and Cash Equivalents

Cash and cash equivalents are cash on hand, deposits at Bank of Thailand, non-interest deposits with commercial banks and other banks and cash in collections.

3. INVESTMENTS IN SECURITIES

3.1 Investments in Listed Securities

3.1.1 Investments in listed securities of company with over 20% of paid up capital held by the Bank are as follows:

	Holding Percentage	1996 Baht	1995 Baht
Bangkok Metropolitan Fund	34.26%	342,606,000	342,606,000
Less Decline in value of investments		(171,303,000)	(54,816,960)
		<u>171,303,000</u>	<u>287,789,040</u>

3.1.2 Investments in listed securities of companies with less than 20% of paid up capital held by the Bank are as follows:

	1996 Baht	1995 Baht
Common shares, preferred shares and unit trust	994,045,654	970,006,262
Less Decline in value of investments	(259,855,394)	(20,572,621)
	<u>734,190,260</u>	<u>949,433,641</u>
Investments in Listed Securities - net	<u>905,493,260</u>	<u>1,237,222,681</u>

Investments in listed securities included an investment in a commercial bank at par value of Baht 151.5 million, acquired under the rehabilitation plan of that bank. This investment is classified as short-term investment and reported at the latest market value.

3.2 Investments in securities of less than 20% of paid up capital held by the Bank classified by types of business are as follows:

	1996 Baht	1995 Baht
Financial institutions	1,380,971,928	807,053,815
Manufacturing industries		
- Other food	190,208,948	190,208,948
- Paper, paper production, and printing enterprises	4,455,080	17,956,808
- Chemical and pharmaceutical	50,000,000	68,798,240
- Basic metal production	15,958,596	60,240,000
- Rubber and rubber production	20,000,000	20,000,000
- Products from petrochemical and coal	202,828,336	160,000,000
- Metal and equipment	-	560,000
- Machine and electrical equipment	-	41,520,000
Total Investments in Manufacturing Industries	<u>483,450,960</u>	<u>559,283,996</u>
Real estate enterprises	538,694,825	599,834,932
Public utility enterprises	910,047,703	535,823,200
Service enterprises	136,872,530	65,850,000
Total Investments in Other Securities	<u>3,450,037,946</u>	<u>2,567,845,943</u>

4. ASSETS USED AS COLLATERALS

As at December 31, part of the Government securities (bonds) and securities guaranteed by the Government were used as collateralized with the Bank of Thailand for the following purposes:

	1996	1995
	Baht	Baht
As security for credit line	-	374,300,000
As security to Civil Court	11,205,000	10,775,000
Total	<u>11,205,000</u>	<u>385,075,000</u>

5. ALLOWANCE FOR POSSIBLE LOAN LOSSES

As at December 31, 1996 and 1995 the Bank set up allowance for possible loan losses for loans and interest receivables of approximately Baht 3,617.39 million and Baht 2,867.39 million respectively. Based on the final audit by the Bank of Thailand as of February 29, 1996 and based on the doubtful assets report as at December 31, 1995 classified on the basis of the final audit by the Bank of Thailand as of March 31, 1994 respectively, the Bank had loss and doubtful assets including those of overseas agencies of approximately 5.25% and 3.88% of the total loans and interest receivables shown in the balance sheets as at December 31, 1996 and 1995 respectively, for which an allowance of 100% of doubtful assets has to be provided. The Bank believes that the present allowance is adequate for possible loan losses which may arise from the non-collection of these loans and receivables.

The movements of allowance for possible loan losses during the year are as follows:

	1996	1995
	Baht	Baht
Balance at beginning of year	2,867,387,405	2,117,387,405
Allowance provided during the year	815,603,482	840,715,103
Bad debts recovery during the year	269,923	2,046,097
Bad debts written off	(62,269,315)	(92,158,925)
Others	(3,604,040)	(602,275)
Balance at end of year	<u>3,617,387,455</u>	<u>2,867,387,405</u>

The Bank set up allowance for possible loan losses as required by the Bank of Thailand letter reference BOT. NT.409/2539 and BOT NT.644/2538 in the amount of not less than Baht 750 million per year.

6. PREMISES AND EQUIPMENT

As at December 31, premises and equipment consisted of:

	Depreciation	1996	1995
	Rate (%)	Baht	Baht
Land	-	1,086,344,965	782,491,107
Buildings	3.3-5	1,277,927,346	1,022,627,896
Equipment	10-20	1,664,447,127	1,441,967,741
Leasehold right (net)	Lease terms	198,721,830	164,341,519
Others	10-20	1,661,493,503	748,364,378
Total		5,888,934,771	4,159,792,641
Less Accumulated depreciation		(1,472,757,679)	(1,250,868,404)
Net		4,416,177,092	2,908,924,237

7. CONTINGENT LIABILITIES AND COMMITMENTS

As at December 31, contingent liabilities and commitments are as follows:

7.1 Credit Guarantees

	1996	1995
	Baht	Baht
Letters of credit	6,735,551,730	8,709,706,994
Aval to bills	7,825,915,657	4,424,039,510
Guarantees of loans	6,990,483,817	4,517,961,663
Other guarantees	14,875,809,260	12,421,795,651
Forward exchange purchase contracts	4,407,406,417	3,866,811,790
Forward exchange sale contracts	6,997,210,534	6,604,761,394
Total	47,832,377,415	40,545,077,002

7.2 Court Cases

The Bank is a defendant in court case in connection with guarantee agreement totalling approximately Baht 0.9 million and Baht 2.7 million in 1996 and 1995 respectively. These cases are being considered in the Appeals Court and Supreme Court. As a result of the ruling by the Civil Court and the Appeals Court, the Bank believes that it has meritorious defenses to these court cases.

7.3 Commitments

The Bank entered into various agreements to purchase computer hardwares and softwares amounting to approximately Baht 443.05 million and Baht 288.62 million in 1996 and 1995 respectively. As at December 31, 1996 and 1995 the Bank has already paid approximately Baht 313.59 million and Baht 194.92 million respectively.

8. LONG-TERM BORROWINGS

Long-term borrowings at December 31, consisted of:

	1996 Baht	1995 Baht
Subordinated debentures		
- Bangkok Metropolitan Bank Public Company Limited No. 1/2001	1,000,000,000	1,000,000,000
Subordinated floating rate notes	1,256,000,000	1,256,000,000
Floating rate notes	4,025,360,000	3,993,440,000
Offshore borrowings	1,792,700,000	-
Total	<u>8,074,060,000</u>	<u>6,249,440,000</u>

Subordinated debentures of Bangkok Metropolitan Bank represent 7 years unsecured and identified subordinated debentures, issued on December 21, 1994 in the amount of 1 million units, face value at Baht 1,000 each. Interest is payable semi-annually at MLR less 0.125% per annum.

Subordinated floating rate notes represent unsecured subordinated floating rate notes in the amount of US dollars 50 million due in June 2000. Interest is payable semi-annually at six-month LIBOR plus 1.5% per annum.

Floating rate notes represent notes in the amount of US dollars 60 million due in September 1997. Interest is payable semi-annually at six-month LIBOR plus 0.75% per annum and floating rate notes in the amount of US dollars 100 million due in May 1998. Interest is payable semi-annually at six-month LIBOR plus 0.475% per annum.

Offshore borrowings represent borrowings from foreign banks in the amount of US dollars 20 million due in April 1999, interest payable semi-annually at six-month SIBOR plus 0.50% per annum; the amount of US dollars 20 million due in June 1999, interest payable semi-annually at six-month SIBOR plus 0.9% per annum, with lender's option to roll-forward these loans on each anniversary maturity date; and borrowings from foreign financial institutions in the amount of US dollars 30 million due in July 1999, interest payable semi-annually at six-month SIBOR plus 0.5% per annum.

9. TRANSACTIONS WITH RELATED PARTIES

The Bank granted certain loans to and commitments for its executives at the level of department manager upward and to the companies of which 10% or more of their paid up capital shares are held by the Bank, directors and/or banks executives. These are summarized as follows:

	Million Baht			
	December 31		End of Twelve-Month Average	
	1996	1995	1996	1995
Loans	4,082	5,683	4,466	6,002
Commitments	2,061	3,078	2,867	4,115
Total	<u>6,683</u>	<u>8,761</u>	<u>7,333</u>	<u>10,117</u>

10. LONG-TERM LEASES

The Bank has lease agreements for the premises of its 38 and 43 branches and foreign exchange offices in 1996 and 1995 respectively. Most of these lease agreements are for a period of 3 years and over except one branch of which the lease is for a period of 26 years terminating in 2008. The aggregate annual rental under these leases amounted to approximately Baht 230,000. In addition, the Bank paid Baht 10,350,000 to obtain the above leases.

11. SHARE CAPITAL

The General Meeting of Shareholders held on April 11, 1996 passed the following resolutions:

- To approve the releasing of the 100 million common shares reserved for conversion of bonds as resolved by the Extraordinary General Meeting of Shareholders held on December 8, 1993 for general issuance.

- To approve the issuance of 161,331,931 new shares representing 100,000,000 shares not required for conversion of bonds and the shares remaining under resolution dated May 31, 1995; 151,032,087 shares to be allocated to existing shareholders at Baht 10 each and the remaining 10,299,844 shares to be issued at the discretion of the Board of Directors.

The Bank registered the increase of its share capital of Baht 9,817.09 million with the Ministry of Commerce on July 8, 1996. The preferred shareholders enjoy the same rights as the common shareholders except that they are entitled to receive annual dividends at Baht 30 per share over the common shareholders.

12. PROFIT APPROPRIATION

The General Meeting of shareholders held on April 11, 1996 passed a resolution to appropriate the net income of 1995 as follows:

	Million Baht
- Legal reserve	151.2
- Dividend payment	
200,000 preferred shares, Baht 31 per share	6.2
830,476,483 common shares, Baht 1 per share	830.5

This resolution was effective as from January 1, 1996.

13. OTHER RESERVES

At December 31, other reserves consisted of:

	1996 Baht	1995 Baht
General reserve	240,563,466	240,563,466
Reserve for business expansion	100,000,000	100,000,000
Reserve for deferred income tax	419,917,787	307,555,597
Total	<u>760,481,253</u>	<u>648,119,063</u>

By virtue of the Announcement of the Bank of Thailand dated April 3, 1987, prescribing the regulations and procedures relative to accounting policy over deferred income tax, the Bank is required to set aside as reserve an amount at least equal to the outstanding balance of deferred income tax at the end of each year. The Bank recorded the appropriation of retained earnings to reserve for deferred tax as approved by the general meeting of shareholders.

14. FUND FOR REHABILITATION AND DEVELOPMENT OF FINANCIAL INSTITUTIONS

By virtue of regulation issued by the Fund for Rehabilitation and Development of Financial Institutions dated June 2, 1986 the Bank is required to contribute at the last working day of June and December, an amount equal to 0.1% of its total outstanding balance of deposits as of December 31 of the preceding year (excluding deposits from foreign branches and due from commercial bank interest bearing) to the Fund for Rehabilitation and Development of Financial Institutions.

For the years ended December 31, 1996 and 1995, the Bank contributed to the Fund and recorded as expenses the full amount of Baht 126.8 million and Baht 99.4 million respectively.

15. CONVERTIBLE BONDS

The Extraordinary General Meeting of Shareholders held on December 8, 1993 passed a resolution to approve the issuance of Convertible Bonds, of approximately USD 80-100 million, repayable within 10-15 years. The conversion period is 10-15 years as from the issuing date of which 100 million common shares have to be reserved for conversion. The Convertible Bonds will be sold to foreign institutional investors and listed on the London Stock Exchange. However, the Convertible Bonds will be issued when the money market environments are favorable. Consequently, the General Meeting of Shareholders held on April 11, 1996 passed a resolution to release the 100 million common shares reserved for conversion of convertible bonds, as resolved by the Extraordinary General Meeting of Shareholders held on December 8, 1993.

16. SEGMENT INFORMATION

The 1996 and 1995 financial information by segments and geographic areas are as follows:

A. The financial position by geographic areas:

	December 31, 1996					December 31, 1995				
	Domestic	Overseas	Eliminated		Total	Domestic	Overseas	Eliminated		Total
	Business	Business	Total	Transactions		Business	Business	Total	Transactions	
Total assets	267,439	5,028	272,467	(80,917)	191,550	237,255	2,440	239,695	(70,301)	169,394
Loans	160,978	-	160,978	210	161,188	140,690	1,503	142,193	58	142,251
Investments in securities	8,112	-	8,112	-	8,112	7,931	166	8,097	-	8,097
Deposits	146,820	-	146,820	(16)	146,804	124,419	28	124,447	-	124,447
Borrowings	10,594	4,553	15,127	424	15,551	14,930	1,184	16,114	75	16,189
Total commitments	47,832	-	47,832	-	47,832	40,511	34	40,545	-	40,545

B. The results of its operations by geographic areas:

Amounts : Million Baht

	December 31, 1996					December 31, 1995				
	Domestic Business	Overseas Business	Total	Eliminated Transactions	Total	Domestic Business	Overseas Business	Total	Eliminated Transactions	Total
Interest and dividend										
income	19,452	181	19,633	(190)	19,443	16,985	484	17,469	(288)	17,181
Interest expense	15,389	174	15,563	(190)	15,373	13,311	343	13,654	(288)	13,366
Net income from interest	4,063	7	4,070	-	4,070	3,674	141	3,815	-	3,815
Non - interest income	1,541	-	1,541	(17)	1,524	1,950	36	1,986	(12)	1,974
Non - interest expenses	4,231	12	4,243	(17)	4,226	3,535	80	3,615	(12)	3,603
Net income before										
income tax	1,373	(5)	1,368	-	1,368	2,089	97	2,186	-	2,186
Income tax	415	-	415	-	415	644	30	674	-	674
Net income	958	(5)	953	-	953	1,445	67	1,512	-	1,512

Bangkok Metropolitan Bank Public Company Limited operates both domestic and overseas banking activities. The bases for segment presentation are as follows:

- Assets, liabilities, income and expenses of particular segments are presented under their segments. The interoffice transactions have been eliminated to conform with the bank's financial statements.

17. THE TERMINATION OF THE BANK'S AGENCIES

The Federal Reserve Board, the New York State Banking Department and the California State Banking Department issued a joint order on July 25, 1996 ordering the Bank to terminate its banking activities in New York and San Francisco by August 26, 1996 due to the agencies' illegal activities, with the consent of the Bank, which has plan to terminate the non-profitable agencies. The Manhattan Federal Court sentenced the Bank to pay US dollars 3.5 million criminal fine, which was paid on July 26, 1996.

The agencies was officially closed and the agencies' licenses were surrendered to the US Government on August 23, 1996. As at December 31, 1996, the records of agencies' total net assets amounted to approximately US dollars 102.07 million were maintained at the Head Office. Based on the report of examination by the Federal Reserve Bank of San Francisco, Banking Department State of New York and Federal Reserve Bank of New York, as at March 31, 1995 the agencies had doubtful assets and loss of approximately US dollars 30.77 million compared to the agencies' total assets as at the same date of approximately US dollars 153.81 million.

In 1996, losses incurred were recorded and part of the loss compensated by a Bank's director. However, the Bank has not yet provided for possible losses on the termination of these two agencies as to the Bank is under the process of liquidating the agencies, with guarantee by a director to compensate for part of the loss. In addition, a private U.S. company was appointed to collect the loans and dispose of the loan collaterals of those two agencies.

Additional Information

1. Name, location, type of business, number and type of the Bank stocks which have been distributed and type of shares of affiliated companies held by the Bank.

- 1.1 Name, location, type of business, number and type of the Bank stocks which have been distributed.

Name : Bangkok Metropolitan Bank Public Company Limited
 Registration Number : PCL. 202
 Registration Date : October 25, 1993
 Headquarters Location : 2 Chalermkhet 4 Street, Suanmali, Thepsirin, Pomprap, Bangkok 10100
 Type of Business : Commercial Bank
 Shares Distribution
 Type of Shares : Preferred shares and common shares
 Number of Shares : 981,708,570
 Preferred : 200,000
 Common Shares : 981,508,570

- 1.2 Name, location, type of business, number and type of shares of affiliated companies held by the Bank

- None

2. Investments in other companies or private companies in which the Bank holds more than 10 percent of the paid-up capital in each company as of December 31, 1996.

Name	Location	Type of Business	Type of shares	Paid-up Capital	Number of shares Being Held	Percentage of shares Held	Amount (Baht)
Crystal City Development Co.,Ltd.	Bangkok	Construction	Common	750,000	75,000	10.00	9,159,750
Switching Network Service Co.,Ltd.	Bangkok	Service	Common	180,000	20,000	11.11	2,000,000
China Insurance (Thai) Co.,Ltd.	Bangkok	Insurance	Common	6,000,000	600,000	10.00	15,900,000
Toon Ruam Karn Co.,Ltd.	Bangkok	Service	Common	240,000	40,000	16.67	4,000,000
Bangpoo Intermodal Systems Co.,Ltd.	Samut Prakarn	Warehouse	Common	60,000	6,000	10.00	6,000,000
Bangkok Metropolitan Trust Co.,Ltd.	Bangkok	Finance	Common	3,600,000	360,000	10.00	42,000,000
Soonvijai Development Co.,Ltd.	Bangkok	Construction	Common	13,000	1,300	10.00	11,500,000
Siam Tire Cord Co.,Ltd.	Chachoengsao	Tire Production	Common	2,000,000	200,000	10.00	20,000,000
Samart Adsat Co.,Ltd.	Bangkok	Communication	Common	300,000	30,000	10.00	3,000,000
Eastern Sea Leam Chabang Terminal Co.,Ltd.	Bangkok	Port	Common	200,000	20,000	10.00	26,000,000
Total							139,559,750

3. Details of interests and obligations as held by the Bank's directors.

3.1 Interests and obligations direct or indirect contained in any agreement made by the Bank during the 1996

- None

3.2 Share holdings by the Bank's directors

Name			As at Dec, 31,1996	As at Dec, 31,1995	Increase/ (Decrease)
Mr. Udane	Tejapaibul	Chairman of the Board	1,283,650	1,283,650	-
Dr. Yong	Uahwatanasakul	Vice-Chairman	494,378	325,895	168,483
Mr. Sompong	Thanasophon	Vice-Chairman	10	10	-
Mr. Anuthra	Asawanonda	Executive Board Chairman	1,416,632	1,114,074	302,558
Mr. James	C. Cheng	Executive Director	100,426	42,122	58,304
Mr. Kamsin	Srethapakdi	Executive Director	1,064,038	807,915	256,123
Mr. Sathien	Tejapaibul	Executive Director	253,755	377,832	(124,077)
Mr. Vichien	Tejapaibul	President	1,306,810	1,008,965	297,845
Dr. Panya	Tantiyavarong	Managing Director	224,853	97,835	127,018
Mr. Kriang	Kosiyatrakul	Director	143,376	48,888	94,488
Mr. Kovit	Suvanasingha	Director	158,671	41,835	116,836
Mr. Chulit	Jivamongkol	Director	158,671	41,835	116,836
Dr. Dhiraphorn	Srifuengfung	Director	760,437	551,022	209,415
Mr. Vanchai	Jirativat	Director	2,934,129	2,258,899	675,230
Mr. Vivat	Tejapaibul	Director	228,046	129,209	98,837
Mr. Susin	Suratanakavikul	Director	271,353	137,181	134,172
Total			10,799,235	8,267,167	2,532,068

3.3 Share holdings of affiliated companies by the Bank's directors during 1995.

- None

4. Returns on shares, debentures or other privileges received by the Bank's directors during 1996

4.1 Other types of returns or privileges received by the directors and the executive directors in 1996 from the Bank

Unit : Baht

Number	Name	Position	The cost of living	Bonuses	Monthly Directors' fee/year	Weekly Directors' fee/year	Total debit
1.	Mr. Udane Tejapaibul	Chairman of the Board	16,800.-	640,000.-	360,000.-	-	1,016,800.-
2.	Dr. Yong Uahwatanasakul	Vice-Chairman	-	320,000.-	180,000.-	-	500,000.-
3.	Mr. Sompong Thanasophon	Vice-Chairman	-	320,000.-	180,000.-	-	500,000.-
4.	Mr. Anuthra Asawanonda	Executive Board Chairman	16,800.-	640,000.-	180,000.-	255,000.-	1,091,800.-
5.	Mr. James C. Cheng	Executive Director	-	320,000.-	120,000.-	192,000.-	632,000.-
6.	Mr. Kamsin Srethapakdi	Executive Director	-	320,000.-	120,000.-	192,000.-	632,000.-
7.	Mr. Sathien Tejapaibul	Executive Director	16,800.-	320,000.-	120,000.-	152,000.-	608,800.-
8.	Mr. Vichien Tejapaibul	President	16,800.-	480,000.-	120,000.-	180,000.-	796,800.-
9.	Dr. Panya Tantiyavarong	Managing Director	16,800.-	480,000.-	120,000.-	204,000.-	820,800.-
10.	Mr. Kriang Kosiyatrakul	Director	-	160,000.-	120,000.-	-	280,000.-
11.	Mr. Kovit Suvanasingha	Director	-	160,000.-	120,000.-	-	280,000.-
12.	Mr. Chulit Jivamongkol	Director	-	160,000.-	120,000.-	-	280,000.-
13.	Dr. Dhiraphorn Srifuengfung	Director	-	100,000.-	120,000.-	-	220,000.-
14.	Mr. Vanchai Jirativat	Director	-	160,000.-	120,000.-	-	280,000.-
15.	Mr. Vivat Tejapaibul	Director	-	100,000.-	120,000.-	-	220,000.-
16.	Mr. Susin Suratanakavikul	Director	-	160,000.-	120,000.-	-	280,000.-
17.	Mr. Pricha Sumawongse	Advisor to The Board	-	160,000.-	120,000.-	-	280,000.-
Total			84,000.-	5,000,000.-	2,460,000.-	1,175,000.-	8,719,000.-

4.2 Shares, debentures received by the directors from the Bank.

- None
- 1,870,852 ordinary shares which remained unsubscribed from the public offering were then sold to the Bank's directors at a par value of Baht 10 per share.

Name of Director		Positon	Number of Shares
Mr. Udane	Tejapaibul	Chairman of the Board	232,402
Dr. Yong	Uahwatanasakul	Vice-Chairman	109,230
Mr. Sompong	Thanasophon	Vice-Chairman	109,230
Mr. Anuthra	Asawanonda	Executive Board Chairman	109,230
Mr. James	C. Cheng	Executive Director	109,230
Mr. Kamsin	Srethapakdi	Executive Director	109,230
Mr. Sathien	Tejapaibul	Executive Director	109,230
Mr. Vichien	Tejapaibul	President	109,230
Dr. Panya	Tantiyavarong	Managing Director	109,230
Mr. Kriang	Kosiyatrakul	Director	109,230
Mr. Kovit	Suvanasingha	Director	109,230
Mr. Chulit	Jivamongkol	Director	109,230
Dr. Dhiraphorn	Srifuengfung	Director	109,230
Mr. Vanchai	Jirativat	Director	109,230
Mr. Vivat	Tejapaibul	Director	109,230
Mr. Susin	Suratanakavikul	Director	109,230
Total			1,870,852



LIST OF BRANCHES

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81153, 82281
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10100 Thailand
S.W.I.F.T. BMBL TH BK
Cable Address :
"Metrobank"

Domestic Branches:

79 Branches in Metropolitan
Area

87 Branches in Provincial Area

Suanmali Main Branch Office

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224-3746-7, 226-2437
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Metropolitan Zone 6, Rama IV Zone Office

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Fax. 258-8995

Northern Zone 1, Kuang Sing Zone Office

77/11 Group 3, Chothana
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Tel. (053) 210-235,
216-501, 210-828
Fax. (053) 210-829

Northern Zone 2,

Nakorn Sawan Zone Office
22 Vessuwan Rd.,
Pak Nam Po, Muang
Nakorn Sawan 60000
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Northeastern Zone 1, Nakhon

Ratchasima Zone Office
237 Suranaree Rd., Muang
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267-291-2
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Northeastern Zone 2,

Chum Phae Zone Office
67 Group 8, Maliwan Rd.,
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Eastern Zone 1,

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Cholburi 20000
Tel. (038) 275-498-9
Fax. (038) 273-243

Eastern Zone 2,

Sriraja Zone Office
184/5 Surasak 1 Rd.,
Sriraja Sriraja, Cholburi
20110
Tel. (038) 313-891-2
Fax. (038) 313-893

Center Zone 1,

Saraburi Zone Office
213 Phahonyothin Rd.,
Pak Prew Muang,
Saraburi 18000
Tel. (036) 221-094, 310-
475
Fax. (036) 221-884

Center Zone 2, Ban Pong Zone Office

182/2 Songphon Rd.,
Ban Pong Ban Pong,
Ratchaburi 70000
Tel. (032) 201-487, 200-
466
Fax. (032) 201-488

Center Zone 3, Cha-am Zone Office

499/37 Phet Kasem Rd.,
Cha-am Cha-am,
Phetchaburi 76120
Tel. (032) 471-766, 471-
185, 471-094
Fax. (032) 471-888

Southern Zone 1, Surat Thani Zone Office

159 Chon Kasem Rd.,
Talat, Muang Surat Thani
84000
Tel. (077) 216-560-2
Fax. (077) 216-563

Metropolitan Branches (Bangkok and Nearby Provinces)

1 Bang Bua Thong

46/13 Group 4 Bangkruew-
Sainoi Rd., Sanoloy,
Bang Bua Thong,
Nonthaburi 11110
Tel. 289-7159, 571-7169,
571-0137-8
Fax. 571-0139

2 Bang Khen

2111-2113 Phahonyothin Rd.,
Lat yao, Chatuchak,
Bangkok 10900
Tel. 579-1340, 579-3483,
579-4526, 579-7485
Fax. 579-6794

3 Bang Khunnon

60/26-29 Bangkok
Noi-Taling Chan Rd.,
Bang Khunnon, Bangkok Noi,
Bangkok 10700
Tel. 424-9778-9,
433-6028-9
Fax. 434-9772

4 Bang Plat

424/32-35
Charansanitwong Rd.,
Bang Plat, Bangkok 10701
Tel. 435-6808-10
Fax. 435-6807

5 Bang Sue

666-668 Techa Wanit Rd.,
Bang Sue, Bangkok 10300
Tel. 587-0616, 587-8216,
587-0686
Fax. 585-9659

6 Bang Kae (Sub-Branch)

25/21-22 Group 4,
Phetkaseam Rd., Bang kae,
Pasicharoen, Bangkok 10160
Tel. 801-1004-7
Fax. -

7 Bangkhlo

489 Rama III Rd.,
Bangkhlo Bangkokleam,
Bangkok 10120
Tel. 289-4223, 289-4253,
289-4236
Fax. 289-4159

8 Bangkru

112/1-3 Group 9,
Suksawat Rd., Bangkru
Phra Pradaeng,
Samut Prakan 10130
Tel. 462-8020, 462-8034,
464-2454
Fax. 462-6193

- 9 Banglamphu**
146-148 Phra Sumen Rd.,
Chanasongkram,
Phra Nakhon Bangkok 10200
Tel. 281-6821, 281-6332
Fax. 281-7457
- 10 Bangmod**
54/9-12 Thonburi-Paktor Rd.,
ChomThong, ChomThong,
Bangkok 10150
Tel. 427-1552-3, 427-6783
Fax. 427-1551
- 11 Bangpoo Industrial Estate**
639 Group 2, New Bangpoo,
Maung Samut Prakan,
Samut Prakan. 10280
Tel. 324-0360, 324-0364,
324-0807, 709-8106-7,
324-0806
Fax. 324-0805
- 12 Bangrak**
314/2-3 Silom Rd.,
Suriyawong, Bangrak
Bangkok 10500
Tel. 234-7567, 234-8124,
235-5377, 235-5583-4
Fax. 234-1085
- 13 Central Plaza**
1691 Phahonyothin Rd.,
Lat Yao, Chatuchak,
Bangkok 10900
Tel. 541-1490, 541-1300
Fax. 541-1718
- 14 Charoen Phol**
337/6-9 Buntudthong
Tud Mai Rd., Rajchathewi,
Bangkok 10400
Tel. 215-6628-30
Fax. 215-6627
- 15 Charu Muang**
148,150/1-4 Charoen
Maung Rd., Rong Maung,
Pathumwan, Bangkok
10330
Tel. 214-1488, 214-1739,
216-6980-1
Fax. 214-2038
- 16 Chokchai 4 (Sub-Branch)**
308-310 Ladprow Soi 53
(Chok Chai 4) Ladprow
Rd. Wangthonglang,
Bangkapi, Bangkok 10310
Tel. 539-9785, 539-1167,
539-1507, 539-2857
Fax. 539-2261
- 17 Don Maung**
151-154 Cherdvutakat Rd.,
Talad Bangkhen,
Don Maung Bangkok 10900
Tel. 566-1950-1
Fax. 566-3425
- 18 Ekamai**
598 Sukumvit 63 Rd.,
Klong Tan, Khlong Toei,
Bangkok 10110
Tel. 392-7278-9, 392-2831
Fax. 392-2832
- 19 Hua Mark**
1899/1-2 Ramkhamhaeng Rd.,
Hua Mark, Bangkapi,
Bangkok 10240
Tel. 319-5700, 314-0087,
314-2627, 314-7277
Fax. 314-0086
- 20 Huachiew Chaleamprakiet
University (Sub-Branch)**
18/20 Group 7 Bangna-Trad
Hightway (Km.18)
Bangchalong, Bangplee,
Samut Prakan 10540
Tel. 312-6600-5
Fax. -
- 21 Huey Kwang**
5261 Pracha songkhro Rd.
Din daeng, Bangkok 10310
Tel. 277-4728, 276-3596,
277-3142
Fax. 277-1074
- 22 Klong Chan**
31-37 Sukha Phiban I Rd.,
Klong Kum Buengkum
Bangkok 10240
Tel. 377-1364, 377-1368-9
Fax. 377-3609
- 23 Klong Tan**
120-122/1 Sukhumvit 71
Rd., Phra Khanong Klong
Toei, Bangkok 10110
Tel. 391-6067, 392-8102,
392-5944
Fax. 392-2534
- 24 Klong Toei**
8/18 Sunthorn Kosa Rd.,
Klong Toei, Bangkok
10110
Tel. 249-2633, 249-2911,
240-0164
Fax. 249-4789
- 25 Kratumban (Sub-Branch)**
1370-1371 Sedtakit Rd.,
Talat Kratumban,
Kratumban,
Samutsakorn 74110
Tel. (034) 848-519-24
Fax. -
- 26 Lad Prow**
2390-2394-96 Lad Prow Rd.,
Wangthonglang, Bangkapi,
Bangkok 10240
Tel. 539-2925-29,
539-5092-4
Fax. -
- 27 Lengnoijee**
473-481 Charoen Krung Rd.,
Pomprap, Bangkok 10100
Tel. 211-3501, 222-8531,
221-1248
Fax. 223-3211
- 28 Minburi**
99/5-6 Group 13,
Sihaburanukit Rd.,
Minburi,
Bangkok 10510
Tel. 517-8014-5, 517-9321,
517-8016
Fax. 517-8016
- 29 Na Na Nua**
85 Sukumvit Rd., Klong
Toei, Bangkok 10110
Tel. 253-4835, 253-5668,
252-6540, 252-0709,
254-5538
Fax. 253-5668
- 30 NaKorn Chaisri**
58/4 Group 3, NaKorn
Chaisri Rd., Bangkraboa,
NaKorn Chaisri,
NaKorn Pathom 73120
Tel. (034) 331-350-1,
331-349, 332-117-8
Fax. -
- 31 Nang Lerng**
265 Nakhon Sawan Rd.,
Wat Somanat, Pomprap,
Bangkok 10100
Tel. 281-0842, 281-2169,
281-2320, 282-0124
Fax. 281-2322
- 32 Nong Kham**
92-93 Phet Kasem Rd.,
Nong Khangplu, NongKham,
Bangkok 10160
Tel. 445-4790, 445-4791-2,
445-4788
Fax. 445-4789
- 33 Om Noi**
146 Group 6 Phet Kasem
Rd., Om Noi Kratumban,
Samut Sakon 74110
Tel. 420-1811,
420-2565-6, 420-1450
Fax. 420-1132
- 34 On Nuch (Sub-Branch)**
1826-1828 On Nuch Rd.,
Suanluang, Bangkok
10250
Tel. -
Fax. -
- 35 Pakkret**
99/118 Group 5
Chaengwatana Rd., Pakkret,
Nonthaburi 11120
Tel. 583-7574, 583-9144
Fax. 584-3959
- 36 Pathum Thani**
15/10-11 Pathum Samphan
Rd., Bangprok, Maung,
Pathum Thani 12000
Tel. 581-5766, 581-6976
Fax. 581-6925
- 37 Pathumwan**
414/1-3 Rama I Rd.,
Wangmai Pathumwan,
Bangkok 10330
Tel. 252-5252, 252-5308,
252-7080, 252-7009,
251-6763
Fax. 253-9429
- 38 Pattanakarn**
11/112 Group 4
Pattanakarn Rd.,
Suen Luang,
Bangkok 10250
Tel. 318-7620, 318-7241,
318-7969
Fax. 318-7393
- 39 Phetchaburi Tat Mai Raod**
1669/4-5 Phetchaburi Tat
Mai Raod, Bangkapi, Huai
Khwang, Bangkok 10300
Tel. 251-1327, 252-6458,
255-3385
Fax. 251-1357
- 40 Phrapradaeng**
123 Group 14, Suksawat Rd.,
Bang Pung, Phrapradaeng,
Samut Prakan 10310
Tel. 462-6284, 463-2156-7
Fax. 462-5355
- 41 Poochao Samingprai**
190/7-9 Poochao
Smingprai Rd., South
Samrong, Phrapradaeng,
Samut Prakan 10130
Tel. 394-3188, 394-3192,
394-4860
Fax. 394-4861
- 42 Prachachuen**
9/23-25 Prachachuen Rd.,
Bang Son, Dusit,
Bangkok 10300
Tel. 585-7231, 585-6811
Fax. 585-2666
- 43 Pracha Utis Rd.
(Huey Kwang)**
601/4-5 Ramkhamhaeng
Soi 39, Pracha Utis Rd.
Wangthonglang Bangkapi
Bangkok 10240
Tel. 934-4180-91 (12 No.)
Fax. -

- 44 Pran Nok (Sub-Branch)**
156/45 Itsaraphap Rd.,
Ban Changlor, Bangkok Noi,
Bangkok 10700
Tel. 418-0782-7
Fax. 418-0786
- 45 Pratumam**
586/2 Phetchaburi Rd.,
Ratchathewi,
Bangkok 10400
Tel. 252-7690, 252-6979,
251-6018, 252-6937,
251-6852
Fax. 252-6935
- 46 Ratchadamri**
183 Rajchadamri Rd.,
Lumpini, Pathumwan,
Bangkok 10330
Tel. 251-4314, 251-4348-9
Fax. 251-4316
- 47 Rajaprarop**
10/4 Rajaprarop Rd.,
Phaya Thai, Rajchathewi,
Bangkok 10400
Tel. 642-6055, 642-6054,
245-4968-9
Fax. 245-0882
- 48 Ram Inthra**
53/10-13 Sukhaphiban
1 Rd., Khannayoa,
Buengkum, Bangkok 10240
Tel. 510-9874-5, 510-1093
Fax. 510-2342
- 49 Rama IV**
3741 Rama IV Rd.,
Phra Khanong Khlong
Toei, Bangkok 10110
Tel. 258-6620-1
Fax. 258-5505
- 50 Rama IX Road**
61/48-9 Chamnan Penchart
Business Center,
Rama IX Rd., Huai Khwang
Bangkok 10310
Tel. 246-7829-30
Fax. 246-8473
- 51 Rangsit**
260/65-67 Phahonyothin Rd.,
Prachathipat, Thanyaburi,
Pathum Thani 12110
Tel. 531-3176, 531-0988,
532-3725
Fax. 532-0016
- 52 Ratchwat**
823 Nakhon Chaisi Rd.,
Dusit, Bangkok 10300
Tel. 241-0868, 243-6183,
243-7980-1
Fax. 241-1483
- 53 Ratjawongse**
84-96 Ratjawong Rd.,
Chakkrawat, Samphanthawong
Bangkok 10100
Tel. 224-5870, 224-5897,
224-5705
Fax. 224-5792
- 54 Sam Yaek**
573 Yaowarat Rd.,
Samphanthawong,
Bangkok 10100
Tel. 221-3499, 223-2704-8,
221-3543
Fax. 223-2705
- 55 Sam Yaek Faishai**
238/3 Charansanitwong Rd.,
Ban Changlor, Bangkok Noi,
Bangkok 10700
Tel. 418-3575, 418-3576,
411-3446
Fax. 411-2321
- 56 Sam Yarn**
1553, 1555, 1557 Rama IV Rd.,
Wangmai, Pathumwan,
Bangkok 10330
Tel. 215-4199, 215-4225,
216-6017, 215-1549
Fax. 216-6170
- 57 Samre**
583 Taksin Rd., Bukkhalo,
Thonburi, Bangkok 10600
Tel. 468-1008-9, 476-5423
Fax. 476-5422
- 58 Samrong**
999/23-25 Group 1
Sukhumvit Rd.,
North Samrong, Maung
Samut Prakan,
Samut Prakan 10270
Tel. 384-7141, 384-7244,
384-7419, 394-2246-7,
394-2250
Fax. 384-7678
- 59 Samuckhee Road
(Sub-Branch)**
70/771-772 Group 7
Samuckhee Road Tasrai,
Maung, Nonthaburi 11000
Tel. 574-2793-7
Fax. 574-2793
- 60 Samut Prakran**
315 Sukhumvit Rd., Maung,
Samut Prakran 10280
Tel. 395-0045, 395-2021,
388-0099
Fax. 387-0333
- 61 Saphan Kwai**
672/1-3 Phahonyothin Rd.,
Samsen Nai, Phaya Thai,
Bangkok 10400
Tel. 279-6060-1, 279-7533,
279-3942, 279-5633,
616-6748
Fax. 616-6747
- 62 Saphan Mai Don
Maung**
2/124 Group 6,
Phahonyothin Rd.,
Klong Thanon, Bang
Khen, Bangkok 10900
Tel. 521-1670, 521-0612-3
Fax. 521-0611
- 63 Saphan Phrapinklao**
22/1-4 Arun Amarin Rd.,
Arun Amarin, Bangkok Noi,
Bangkok 10700
Tel. 424-0888, 424-0999
Fax. 433-7061
- 64 Seacon Square**
Seacon Square Room
No. 100004 Srinakarini Rd.,
Nongbon, Prawet,
Bangkok 10260
Tel. 721-8552, 721-8553,
721-8548-50
Fax. 721-8551
- 65 Sikuk Phraya Sri**
22/5 Charoen Krung Rd.,
Wang Burapa Pirom, Phra
Nakhon,
Bangkok 10200
Tel. 222-4477, 222-4478
Fax. 225-7036
- 66 Sukhaphibal 1 Road
(Sub-branch)**
61/48-49 Group 5
Sukhaphibal 1 Road,
Bungkum, Bangkok 10240
Tel. 375-1281-2, 375-1284
Fax. 375-1285
- 67 Sukhaphibal 3 Road**
52 RamKhamhaeng Rd.,
(Sukhaphibal 3),
Hua Mark, Bangkapi,
Bangkok 10240
Tel. 735-2060-2
Fax. 735-2067
- 68 Thanam Phraphradang
(Sub-Branch)**
106-107/1 Nakorn Keonkun
Rd., Talad, Phapradang,
Samuth Prakran 10130
Tel. 463-0488, 463-3577-8,
463-2228, 463-1566
Fax. 464-2156
- 69 Thanon Thapharuck
(Namdaeng) (Sub Branch)**
222/4-5 Group 2,
Thapharuck Rd.,
Thapharuck, Muang,
Samuthprakarn 10270
Tel. 385-2511-2, 385-2920,
385-2936
Fax. 385-2921
- 70 Thong Lor (Sub-Branch)**
125/30-31 Soi Sukumvit 55,
North-Klong Ton Klong Toei
Bangkok 10110
Tel. 391-0157, 392-0527-8
Fax. 391-1862
- 71 Tienkualien**
54-56 Phat Sai Rd.,
Samphanthawong,
Bangkok 10100
Tel. 221-3575, 225-7037
Fax. 221-3576
- 72 Trok Chan**
1592 Chan Rd.
Thoongwatdon, Sathon
Bangkok 10120
Tel. 211-1286, 211-4511
Fax. 211-4653
- 73 Udomsuk**
2544 Sukumvit Rd.,
Bang chak, Phra Khanong,
Bangkok 10110
Tel. 393-5781, 393-5782,
393-7975, 393-3685,
393-4129
Fax. 399-2399
- 74 Wat Phrayakrai**
2250/10-13 Charoen Krung
Rd., Bang kho Laem,
Bangkok 10120
Tel. 289-3026-7, 289-5033
Fax. 289-5032
- 75 Werng-Nakornkasem**
259-265 Charoen Krung Rd.,
Banbat, Promprap,
Bangkok 10100
Tel. 222-2430, 221-7201-4
Fax. 222-6475
- 76 Wong Wian Yai**
649/1 Prajadhipok Rd.,
Somdet Chaophraya,
Khlong San,
Bangkok 10600
Tel. 437-0188, 437-2596
Fax. 437-5784

- 77 World Trade Center (Sub-Branch)**
4 World Trade Center Complex, Rajchadamri Rd. Pathumwan, Bangkok 10330
Tel. 255-9658-9, 255-9657
Fax. 255-9657
- 78 Zeerstreet**
99 Group 8, Zeerstreet Center Complex, Room No. G 42-43 Phahonyothin Rd., Kukot, Lumlookka, Pathum Thani 12130
Tel. 992-6807-9
Fax. 992-6810
- Provincial Branches**
- 1 Ang Thong**
1-5 Ketwal Rd., Tafat Luang, Muang, Ang Thong 14000
Tel. (035) 611-188, 611-197, 612-121
Fax. (035) 612-122
- 2 Amnatchareon**
889 Group 9, Chayangkurn, Boong, Muang, Amnatchareon 37000
Tel. (045) 511-721-4, 511-726-8
Fax. -
- 3 Ban Bung**
340/65 Group 1, Ratsadonsanti Rd., Ban Bung, Chonburi 20170
Tel. (038) 443-060-1
Fax. (038) 443-713
- 4 Ban Pong**
182/2 Songphon Rd., Ban Pong, Ban Pong Ratchaburi 70000
Tel. (032) 211-899, 211-900, 200-427
Fax. (032) 200-426
- 5 Ban-Pae**
90/1 Group 2, Pae-Klaeng-Krum Rd., Pae, Muang, Rayong 21000
Tel. (038) 651-995, 651-997, 651-978
Fax. (038) 651-993
- 6 Bang Pa Han**
40/20 Group 5, Ayuthaya-Bang Pa Han Rd., Bang Pa Han Pra Nakhon Sri Ayuthaya 13220
Tel. (035) 381-023-5
Fax. (035) 381-026
- 7 Bua Yai**
207 Tesaban 1 Rd., Bua Yai, Bua Yai Nakhon Ratchasima 30120
Tel. (044) 461-049, 461-686, 461-787
Fax. (044) 461-548
- 8 Buriram**
19 Soonthonthep Rd., Nai Muang, Muang, Buriram 31000
Tel. (044) 614-064-6, 614-068
Fax. (044) 614-067
- 9 Cha-am**
499/37 Phet Kasem Rd., Cha-am, Cha-am, Phetchaburi 76120
Tel. (032) 471-094, 471-158
Fax. (032) 471-185
- 10 Chachoengsao**
214-247 Chumpon Rd. Na Muang, Muang, Chachoengsao 24000
Tel. (038) 512-557, 513-854
Fax. (038) 511-979
- 11 Chang Klan**
119 Chang Klan Rd., Muang, Chiang Mai 50000
Tel. (053) 274-934-5, 274-634
Fax. (053) 274-635
- 12 Chanthaburi**
68 Srichan Rd., Wat Mai, Muang, Chanthaburi 22000
Tel. (039) 311-842, 322-114
Fax. (039) 311-843
- 13 Chiang Rai**
785/1 Phahonyothin Rd., Rob Wieng, Muang, Chiang Rai 57000
Tel. (053) 716-605-7, 744-857-8
Fax. (053) 716-607
- 14 Choburi**
868 Sukumvit Rd., Bang Plasoi, Muang, Choburi 20000
Tel. (038) 283-719, 283-919, 271-819, 276-651
Fax. (038) 276-652
- 15 Chum Phae**
67 Group 8, Maliwan Rd., Chum Phae, Khon Kaen 40130
Tel. (043) 311-684, 312-292-3
Fax. (043) 312-395
- 16 Han Kha**
282 Group 1, Banjobvithi Rd., Han Kha, Chai Nat 17130
Tel. (056) 451-040, 451-042, 451-499, 451-500
Fax. (056) 451-041
- 17 Hangdong (Sub-Branch)**
50 Group 2, Hangdong, Chiangmai 50000
Tel. (053) 434-035-7
Fax. (053) 434-038
- 18 Hat Yai**
35/3 Nipat U Thit Rd., Hat Yai, Songkhla 90110
Tel. (074) 244-898-9, 232-352, 230-881-2, 232-353, 245-111
Fax. (074) 232-485
- 19 Hua Hin**
9/2 Sasong Rd., Hua Hin, Prachuap Khiri Khan 77110
Tel. (032) 511-911-2
Fax. (032) 511-913
- 20 Hua Tapan**
195 Group 7, Bankamit-Namplee Rd., Rattanaawaree, Hua Tapan, Amnatchareon 37240
Tel. (01) 210-1911-12
Fax. -
- 21 Kabinburi**
116,118,120,122 Chao-Sam-Ang Rd., Kabinburi, Prachinburi 25110
Tel. (037) 281-333, 281-156
Fax. (038) 281-155
- 22 Kaeng Khoi**
272 Sudbantat Rd., Kaeng Khoi, Saraburi 18110
Tel. (036) 244-176, 245-127-8, 244-178
Fax. (036) 244-178
- 23 Kamphaengsaen**
26 Group 1 Malaiman Rd., Kamphaengsaen, Nakhonpathom 73140
Tel. (034) 351-375
Fax. (034) 351-376
- 24 Khon Kaen**
139/1 Pracha Samosorn Rd., Nai Muang, Maung, Khon Kaen 40000
Tel. (043) 237-877-9
Fax. (043) 237-212
- 25 Klang**
140 Sukumvit Rd., Thangkwan, Klang, Rayong 21110
Tel. (038) 884-644-7
Fax. (038) 884-646
- 26 Ko Samui (Sub-Branch)**
328/12-20 Group 3, Sai Rim Thalay (Chonvithee) Anghong, Ko Samui, Surat Thani 84140
Tel. (077) 420-277, 420-236
Fax. (077) 420-228
- 27 Krabi**
66-70 Makarat Rd., Paknam, Maung, Krabi 81000
Tel. (075) 620-546-51
Fax. (077) 420-549
- 28 Krok Phra**
119 Group 4, Sukhapiban 2, Krok Phra, Krok Phra, Nakhon Sawan 60170
Tel. (056) 291-004-5
Fax. (056) 291-046
- 29 Kuang Sing**
77/11 Group 3 Chothana Rd., Changpuek, Maung, Chiang Mai 50000
Tel. (053) 210-826-8, 216-586
Fax. (053) 222-718
- 30 Lampang**
191 Boonwat Rd., Suan Dok, Muang, Lampang 52000
Tel. (054) 217-444, 217-666, 224-668, 218-790
Fax. (054) 224-667
- 31 Lang Suan**
45 Lang Suan Rd., Lang Suan, Chomphon 86110
Tel. (077) 541-965, 541-975, 581-417-8
Fax. (077) 541-987
- 32 Lom Sak**
7/10 Samakkichai Rd., Lom Sak, Phetchaboon 67110
Tel. (056) 701-932, 702-014
Fax. (056) 701-931

- 33 Lumphun**
161/3-5 Intayongyot Rd.,
Nai Muang Muang,
Lumphun 51000
Tel. (053) 512-060-1,
510-371
Fax. (053) 510-372
- 34 Mae Sai**
382/3 Phahonyothin Rd.,
Mae Sai, Chiang Rai
57130
Tel. (053) 731-675,
731-879, 731-904,
733-165-6
Fax. (053) 731-905
- 35 Nakhon Patom**
182/4-6 Rajchawithi Rd.,
Pra Prathomjedi, Muang,
Nakhon Patom 73000
Tel. (034) 242-384, 251-
080
Fax. (034) 251-081
- 36 Nakhon Ratchasima**
237 Suranaree Rd., Muang,
Nakhon Ratchasima 30000
Tel. (044) 242-560,
242-904, 256-705-6,
267-312
Fax. (044) 256-706
- 37 Nakorn Sawan**
22 Vessuwan Rd.,
Paknampo, Muang,
Nakorn Sawan 60000
Tel. (056) 222-998
Fax. (056) 222-150
- 38 Nakron Sri Thammarag**
1140/1 Ratchadamnoen Rd.,
Klung, Muang,
Nakron Sri Thammarag 80000
Tel. (075) 341-931, 343-451,
343-248, 344-764, 344-824
Fax. (075) 318-138
- 39 Nong Kai**
595 Group 4, Prajak Rd.,
Nai Muang, Muang,
Nong Kai 43000
Tel. (042) 460-853-4,
460-921
Fax. (042) 460-920
- 40 Nong Khae**
52-56 Phahonyotin Rd.,
Nong Khae,
Saraburi 18140
Tel. (036) 371-504,
371-859, 371-517
Fax. (036) 371-516
- 41 Nong Mon**
166-169 Group 6,
Sukumvit Rd., Saen Suk,
Muang, Cholburi 20000
Tel. (038) 392-302,
392-125, 392-131
Fax. (038) 392-501
- 42 Nong Yai**
333 Group 1, Nong Yai,
Nong Yai, Cholburi 20190
Tel. (038) 219-098-9,
219-197-8
Fax. (038) 219-097
- 43 Pa Tong (Sub-Branch)**
70/171-3 Group 3,
Rat Uthit Rd., Pa Tong,
Kathu, Puket 83120
Tel. (076) 344-325-9,
344-364
Fax. (076) 344-328
- 44 Pak Chong**
734 Mitrphap Rd.,
Pak Chong,
Nakhon Ratchasima 30130
Tel. (044) 311-568,
311-548, 313-978, 313-979
Fax. (044) 311-528
- 45 Pattaya**
464/20 Group 9,
Pattaya-Naklua Rd.,
Nong-Prue, Bang Lamung,
Muang Pattaya,
Chonburi 20260
Tel. (038) 428-767-8,
423-902
Fax. (038) 427-762
- 46 Phanom Sarakham**
1598 Group 1, Phanom
Sarakham, Phanom Sarakham
Chachoengsao 24120
Tel. (038) 551-005,
551-824-5
Fax. (038) 551-659
- 47 Phet Kasem (Hat Yai)**
(Sub-Branch)
463-464 Phet Kasem Rd.,
Hat Yai, Hat Yai,
Songkhla 90000
Tel. (074) 235-802-6
Fax. -
- 48 Phetchaboon**
2/1 Phetcharoen Rd., Nai
Muang, Muang,
Phetchaboon 67000
Tel. (056) 723- 103-4
Fax. (056) 723-104
- 49 Phetchaburi**
42/24 Surin Ruchai Rd.,
Tha Rab, Muang,
Phetchaburi 76000
Tel. (032) 427-023-4
Fax. (032) 427-025
- 50 Phichit**
22/22 Srimala Rd.,
Nai Muang, Muang,
Phichit 66000
Tel. (056) 611-033
Fax. (056) 611-127
- 51 Phit Sanulok**
147-153 Boromthrilokanart
Rd., Nai Muang, Muang,
Phit Sanulok 65000
Tel. (055) 242-981,
242-983-4
Fax. (055) 242-982
- 52 Phocharam**
16,18 Tha Wat Rd.,
Photharam, Photharam
Ratchaburi 70120
Tel. (032) 232-798-9
Fax. (032) 232-797
- 53 Phra Phuthabath**
118/2 Group 7, Tharn
Kasem, Phra Phuthabath,
Saraburi 18120
Tel. (036) 266-589-90
Fax. (036) 266-591
- 54 Phranakhon Si Ayutthaya**
10/3 U Thong Rd.,
Hor Rattanachai,
Phranakhon Sri Ayutthaya
13220
Tel. (035) 244-768,
245-162-3, 246-101,
246-109
Fax. (038) 245-44
- 55 Phuket**
41/38 Montri Rd., Talatyai,
Muang, Phuket 83000
Tel. (076) 212-993,
215-393, 212-999,
222-846, 214-750
Fax. (076) 213-149
- 56 Plubplachai (Buriram)**
87 Group 12,
Prakonchai-Krasang Rd.,
Sadeow, Plubplachai,
Buriram 31250
Tel. (01) 210-2246
Fax. -
- 57 Prae**
360/3 Charoen Muang Rd.,
Nai Wieng, Muang,
Prae 54000
Tel. (054) 522-004,
522-006
Fax. (054) 522-005
- 58 Pranburi**
5/63 Group 2, Phet Kasem
Rd., Khao Noi, Pranburi,
Prachuap Khiri Khan
77120
Tel. (032) 621-643,
622-373-4
Fax. (032) 622-055
- 59 Ratchaburi**
36/1-3 Rotfai Rd.,
Na Muang, Muang,
Ratchaburi 70000
Tel. (032) 337-777,
337-888
Fax. (032) 337-999
- 60 Rayong**
144/45-48 Sukumvit Rd.,
Tha Pradu, Munag,
Rayong, 21000
Tel. (038) 611-685,
612-505, 615-154
Fax. (038) 615-155
- 61 Roi Et**
18 Hai Srok Rd.,
Nai Munag, Munag,
Roi Et 45000
Tel. (043) 515-590-2
Fax. (043) 515-589
- 62 Sam Chuk**
404/1 Mitsamphan Rd.,
Sam Chuk, Suphanburi
72130
Tel. (035) 571-064,
571-166
Fax. (035) 571-047
- 63 Saraburi**
213 Phahonyothin Rd.,
Pak prew, Muang,
Saraburi 18000
Tel. (036) 211-833-4,
221-286
Fax. (036) 221-884
- 64 Sattahip**
640 Group 2, Na Taladsod
Rd., Sattahip, Sattahip,
Cholburi 20180
Tel. (038) 437-321,
437-986
Fax. (038) 437-717
- 65 Si Kheu**
280 Group 1, Chum Kha
Rd., Si Kheu, Nakhon
Ratchasima 30140
Tel. (044) 411-350,
411-985
Fax. (044) 411-986
- 66 Singburi**
882/6 Kunsan Rd.,
Bang puttha, Muang,
Singburi 16000
Tel. (036) 521-405-6,
511-199
Fax. (036) 511-686

67 Song Phi Nong
18 Banglee-Nongvanpriang Rd., Song Phi Nong Song Phi Nong, Suphanburi 72110
Tel. (035) 531-044, 531-055
Fax. (035) 531-047

68 Songkhla
52 Chaiburi Rd., (Opposite of Wat Don Ruck), Boobang, Muang, Songkhla 90000
Tel. (077) 440-738, 440-752
Fax. (077) 440-759

69 Srangcom
242 Group 1, Chang Peuk Rd., Srangcom, Srangcom, Udon Thani 41000
Tel. (042) 277-168-70
Fax. (042) 277-173

70 Sri Prachant
533/1 Group 3, Sri Prachant, Sri Prachant Suphanburi 72140
Tel. (035) 581-150, 581-160
Fax. (035) 581-140

71 Sriraja
184/5 Surasak 1 Rd., Sriraja, Sriraja Cholburi 20110
Tel. (038) 311-872-3, 312-206-7
Fax. (038) 311-871

72 Suphanburi
99/1 Phra Phanvasa Rd., Tha Phi Lieng, Muang, Suphanburi 72110
Tel. (035) 521-575, 521-963
Fax. (035) 521-964

73 Surat Thani
159 Chon Kasem Rd., Talat, Muang, Surat Thani 84000
Tel. (077) 283-627-30
Fax. (077) 284-080

74 Surin
233 Thanasan Rd., Nai Muang, Muang, Surin 32000
Tel. (044) 516-114-5
Fax. (044) 516-115

75 Takhli
2 Srithep 2 Rd., Takhil, Nakhon Sawan 60140
Tel. (056) 261-724, 262-010, 261-754
Fax. (056) 261-753

76 Taphan Hin
76/1 Thongdee Rd., Taphan Hin, Taphan Hin, Pichin 66110
Tel. (056) 621-244
Fax. (056) 621-755

77 Tha Rua
387-389 Sangchuto Rd., Tha Rua, Tha Maka, Kanchanaburi 71120
Tel. (034) 561-190
Fax. (034) 561-367

78 Tha Yang
535/12 Group 1, Tha Yang, Tha Yang Tha Yang, Phetchaburi 76130
Tel. (034) 461-445-6, 461-823-4
Fax. (034) 461-447

79 Thanon Mitrapap (Sub-Branch)
113 Mitrapap Rd, Nai Muang, Muang, Nakorn Rajasima 30140
Tel. (044) 268-631-3
Fax. (044) 268-634

80 Thawatburi
129 Group 1, Changsanit Rd., Niwet, Thawatburi, Roi Et 45170
Tel. (01) 210-1913-14
Fax. -

81 Thung Song
466 Chonpreeda Rd., Pakprak, Thung Song, Nakron Si Thammarat 80110
Tel. (075) 332-720-5
Fax. (075) 719-725

82 Trang
59 Huai Yod Rd., Tuptiang, Muang, Trang 92000
Tel. (075) 214-006-10
Fax. (075) 214-011

83 Ubon Ratchathani
390 Sapsat Rd., Nai Muang, Muang, Ubon Rajchathani 34000
Tel. (045) 241-997, 242-104
Fax. (045) 243-193

84 Udon Thani
74/1 Udon Dusadee Rd., Mak Khaeng, Muang, Udon Thani 41000
Tel. (042) 247-574, 247-510, 247-732, 274-775
Fax. (042) 247-668

85 Uthong
131-133 Group 6, Thao U Thong Rd., U Thong, Suphanburi 72160
Tel. (035) 551-299, 551-618, 552-106-7
Fax. (035) 551-868

86 Warin Chamrab
12 Kantarakal Rd., Warin Chamrab, Udon Ratchathani 34190
Tel. (045) 322-788, 322-793
Fax. (045) 322-790

87 Wiset Chaichan
351 Group 6, Sukhapiban Rd., Sanchoa Rongthong, Wiset Chaichan, Ang Thong 14110
Tel. (035) 631-285, 631-287, 631-612
Fax. (035) 631-286

Foreign Exchange Booths:

1 Thanon Khao Sarn
216/6 Khao Sarn Rd., Talat Yod Phranakhon, Bangkok 10200
Tel. 282-9404

2 Thanon Patpong
Patpong 2 Area, Patpong Rd. Bangrak, Bangkok 10500
Tel. 234-9105

3 Na Na Tai
100 Sukhumvit Rd., Khlong Toei Phra Khanong, Bangkok 10110
Tel. 250-0683

4 Hua Hin
124 Naret Damri Rd., Hua Hin Prachuap Khiri Khan 77110
Tel. (032) 511-611

5 Central Pattaya
111/17 Group 9, Central Pattaya Rd. Nong Plue, Bang Lamung, Chonburi 20260
Tel. (038) 421-325

6 South Pattaya
111/17 Group 10, Nong Plue, Bang Lamung Chonburi 20260
Tel. (038) 427-342

7 South Pattaya Soi 14
103 Group 10, South Pattaya Rd., Soi 14, Nong Plue Bang Lamung, Chonburi 20260
Tel. (038) 429-306

8 Thanon Tha Phae
283 Tha Phae Rd., Muang Chiang Mai Chiang Mai 50000
Tel. (053) 271-579

9 Chiang Rai Airport

Chiang Rai Airport, Rob Viang, Muang Chiang Rai, Chiang Rai 57000
Tel. (053) 793-076

10 Talad Ban San
2 Group 1, Ranong Rd., Talad Nue, Muang Phuket, Phuket 83000
Tel. (076) 214-204

11 Phuket Airport
Phuket Airport, Thalang, Phuket 83000
Tel. (076) 327-476

12 Patong
61-16-17 Thawiwong Rd., Patong Kathu Phuket 83120
Tel. (076) 321-588

13 South Patong
2/3 Group 4, Patong, Kathu, Phuket 83120
Tel. (076) 340-127

14 North Patong
81/6 Soi Bangla, Rat U Thit Rd. Patong, Kathu, Phuket 83120
Tel. (076) 342-789

15 Wimanmak Palace
Inside Attawijarn Building, Wimanmak Palace, Dusit, Bangkok 10300

Overseas Offices

Cayman Islands
Cayman Islands Branch, Bangkok Metropolitan Bank Public Company Limited, c/o Bank of Nova Scotia Trust Co., (Trust) Limited, P.O.Box 501, Cardinal Avenue Grand Cayman, Cayman Islands
Tel. (809)949-2001
Fax. (809) 949-7097
Telex. CP 4213
Cable SCOTIATRUST GRAND CAYMAN

Hanoi
Hanoi Representative Office,
Bangkok Metropolitan Bank
Public Company Limited,
27 Ly Thai To Street,
Hoan Kiem District,
Hanoi, Vietnam.
Tel. Operator (844)
266-411, 266-442
Room B. 346
Fax. (844) 253-677

List of Correspondent Banks

Australia
National Australia Bank

Austria
Bank Austria AG

Belgium
Generale Bank

Canada
Bank of Nova Scotia
Canadian Imperial Bank of
Commerce

China
Bank of China

Denmark
Den Danske Bank A/S

Finland
Merita Bank Ltd.

France
Banque Francaise Du
Commerce Exterieur
Banque Nationale De Paris
SA.
Societe Generale

Germany
Bayerische Verinsbank AG.
Berenberg Bank
Commerzbank AG
Deutsche Bank AG
Dresdner Bank AG

Hong Kong
Bank of East Asia, Ltd.
Hang Seng Bank Ltd.

India
State Bank of India

Indonesia
Bank Bali
Bank Dagang Negara
(Persero) P.T.

Italy
Banca Commercial Italiana
Banca Nazionale Del Lavoro
SpA

Japan
Asahi Bank Ltd.
Bank of Tokyo-Mitsubishi Ltd.
Dai-ichi Kangyo Bank Ltd.
Sakura Bank Ltd.
Sanwa Bank Ltd.
Tokai Bank Ltd.

Malaysia
Bank Bumiputra Malaysia
Berhad
Malayan Banking Berhad
(Malaysia)

Netherlands
ABN Amro Bank N.V.
Mees pierson N.V.

Pakistan
Habib Bank

Peru
Banco De Comercio Lima

South Korea
Hanil Bank
Korea Exchange Bank
Korea First Bank

Singapore
Oversea-Chinese Banking
Corp., Ltd.
Overseas Union Bank Ltd.
Tat Lee Bank Ltd.
United Overseas Bank Ltd.

Spain
Banco Santander

Sweden
Svenska Handelbanken
Swedbank

Switzerland
Credit Suisse
Swiss Bank Corp.

Union Bank of Switzerland
United Overseas Bank

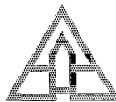
Taiwan
Bank of Taiwan
Chang Hwa Commercial
Bank Ltd.
First Commercial Bank
Hua Nan Commercial Bank
Ltd.

United Of Kingdom
Barclays Bank PLC
Hamburgische Landesbank
Midland Bank PLC
National Westminster Bank
PLC

United State
Bank of Boston
Bank of Hawaii
Bank of New York
Chase Manhattan Bank
Corestate Bank NA.
Marine Midland Bank N.A.
Union Bank of Ca.I. FT

Branches To Open

- 1 Ram Inthra Km. 7
(Sub-Branch) Bangkok
- 2 Pravet (Sub-Branch)
Bangkok
- 3 Bangkruiay (Sub-Branch)
Nonthaburi
- 4 South Sathorn Rd.
(Thai C.C. Tower)
Bangkok
- 5 Banphai KhonKaen
- 6 Sena Ayuthaya
- 7 Talard Nongbua
(Sub-Branch) Udonthani
- 8 Thamuang
Kanchanaburi
- 9 Khlung Chanthaburi
- 10 Banchang Rayong
- 11 Ekachai Rd. Bangkok
- 12 Samutsakorn Samutsakorn
- 13 Kanchanaburi
Kanchanaburi
- 14 Srakaew Srakaew
- 15 Boromratchonni Rd.
Bangkok
- 16 Sakon Nakorn
Sakon Nakorn
- 17 Yasothorn Yasothorn



Bangkok Metropolitan Bank Public Company Limited

2 Chalermkhet 4 Street, Suanmali, Thepsirin. Pomrap, Bangkok 10100 Tel. 223-0561, 225-9999 Fax: (622) 224-3768
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