

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 30 September 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	51,734,931	Deposits	2,309,868,245
Interbank and money market items, net	546,774,053	Interbank and money market items, net	147,695,199
Claims on securities	-	Liabilities payable on demand	5,503,829
Derivatives assets	52,598,484	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 24,287,343)	579,351,322	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,414,900	Derivatives liabilities	38,865,351
Loans to customers, net	1,790,516,841	Debts issued and Borrowings	146,436,146
Accrued interest receivables	4,339,308	Bank's liabilities under acceptances	102,067
Customers' liabilities under acceptances	102,067	Other liabilities	68,077,252
Properties foreclosed, net	8,404,029	Total Liabilities	2,716,548,089
Premises and equipment, net	39,977,761	Shareholders' equity	
Other assets, net	26,009,728	Equity portion ^{1/}	75,434,661
		Other reserves	49,808,953
		Retained Earnings	296,431,721
		Total Shareholders' equity	421,675,335
Total Assets	3,138,223,424	Total Liabilities and Shareholders' equity	3,138,223,424

Non-Performing Loans ^{2/} (net) as of 30 September 2019 (Quarterly)

(1.30 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	29,685,858
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	63,234,120
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	155,424,024
Loans to related parties	138,284
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 20.86 percents)	480,530,577
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit 20.86 percents)	480,530,577
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,574,117
Liabilities under unmatured import bills	18,132,674
Letters of credit	26,226,703
Other contingencies	577,254,040

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

^{2/} Non-Performing Loans (gross) as of 30 September 2019 (Quarterly)

(3.65 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	85,097,781
---	------------

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand)	For Financial Group (under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	Re: Consolidated Supervision
Location of disclosure www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3	Location of disclosure www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3
Date of disclosure 30 April 2019	Date of disclosure 30 April 2019
Information as of 31 December 2018	Information as of 31 December 2018

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

(Miss Benjaporn Prisuwanna)
Executive Vice President

(Mr. Suvarn Thansathit)
Senior Executive Vice President
On behalf of President