

Revised Version
Summary Statement of Assets and Liabilities
(has not been audited by a certified public accountant)
As of 31 December 2020

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|--|----------------------|---|----------------------|
| Cash | 70,013,515 | Deposits | 2,485,596,798 |
| Interbank and money market items - net | 374,778,755 | Interbank and money market items | 162,499,180 |
| Financial assets measured at fair value through profit or loss | 69,359,414 | Liability payable on demand | 6,702,768 |
| Derivatives assets | 66,143,443 | Financial liabilities measured at fair value through profit or loss | 19,056,520 |
| Investments - net | 670,444,629 | Derivatives liabilities | 56,212,287 |
| Investments in subsidiaries and associates - net | 144,589,329 | Debt issued and borrowings | 133,963,539 |
| Loans to customers and accrued interest receivables - net | 1,896,205,127 | Other liabilities | 81,446,286 |
| Properties for sale - net | 7,754,245 | Total liabilities | 2,945,477,378 |
| Premises and equipment - net | 55,460,373 | Shareholders' equity | |
| Other assets - net | 30,212,153 | Equity portion | 75,434,661 |
| | | Other reserves | 52,849,874 |
| | | Retained earnings | 311,199,070 |
| Total assets | 3,384,960,983 | Total shareholders' equity | 439,483,605 |
| | | Total liabilities and shareholders' equity | 3,384,960,983 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loans (gross) for the quarter ended 31 December 2020 (4.00 percent of total loans before deducting allowance for expected credit losses) | 91,978,369 |
| Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2020 | 161,783,992 |
| Regulatory capital (20.10 (percent) ratio of total capital to risk weighted assets) | 497,848,627 |
| Capital after deducting capital add-ons for loans to large exposures (20.10 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets) | 497,848,627 |
| Changes in assets and liabilities during the quarter ended 31 December 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E.2551 (2008), Section | - |

Channels for disclosure of information on capital requirement

| For commercial banks (under the Notification of the Bank of Thailand) | | For financial business groups (under the Notification of the Bank of Thailand) | |
|--|---|---|--|
| Re: Disclosure Requirement on Capital Adequacy for Commercial Banks) | | Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups) | |
| Channel for disclosure | www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3 | Channel for disclosure | www.bangkokbank.com/InvestorRelations/ Financial Information/Basel III - Pillar 3 |
| Date of disclosure | 30 October 2020 | Date of disclosure | 30 October 2020 |
| Information as of | 30 June 2020 | Information as of | 30 June 2020 |

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

(Mrs. Oranuch Nampoolsuksan)
Executive Vice President

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