

**Summary Statement of Assets and Liabilities**  
**(has not been audited by a certified public accountant)**  
**As of 31 January 2021**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	62,118,263	Deposits	2,476,718,984
Interbank and money market items - net	482,286,491	Interbank and money market items	178,899,393
Financial assets measured at fair value through profit or loss	73,114,994	Liability payable on demand	5,467,640
Derivatives assets	61,118,051	Financial liabilities measured at fair value through profit or loss	18,974,048
Investments - net	609,555,556	Derivatives liabilities	49,082,590
Investments in subsidiaries and associates - net	144,589,330	Debt issued and borrowings	133,812,208
Loans to customers and accrued interest receivables - net	1,865,896,286	Other liabilities	88,570,137
Properties for sale - net	7,753,566	<b>Total liabilities</b>	<b>2,951,525,000</b>
Premises and equipment - net	55,174,637	<b>Shareholders' equity</b>	
Other assets - net	28,895,651	Equity portion	75,434,661
		Other reserves	51,137,263
		Retained earnings	312,405,901
<b>Total assets</b>	<b>3,390,502,825</b>	<b>Total shareholders' equity</b>	<b>438,977,825</b>
		<b>Total liabilities and shareholders' equity</b>	<b>3,390,502,825</b>

	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	
(20.04 (percent) ratio of total capital to risk weighted assets)	493,607,413
Capital after deducting capital add-ons for loans to large exposures	
(20.04 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	493,607,413
Changes in assets and liabilities during the quarter ended 31 January 2021	
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