

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 28 February 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	56,656,810	Deposits	2,261,247,243
Interbank and money market items, net	415,924,382	Interbank and money market items, net	142,996,132
Claims on securities	-	Liabilities payable on demand	6,490,122
Derivatives assets	37,891,005	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 34,315,524)	566,188,542	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,633	Derivatives liabilities	23,851,751
Loans to customers, net	1,842,107,739	Debts issued and Borrowings	112,737,979
Accrued interest receivables	4,839,265	Bank's liabilities under acceptances	95,328
Customers' liabilities under acceptances	95,328	Other liabilities	72,305,632
Properties foreclosed, net	8,745,057	Total Liabilities	2,619,724,187
Premises and equipment, net	40,822,983	Shareholders' equity	
Other assets, net	17,314,672	Equity portion ^{1/}	75,434,661
		Other reserves	48,209,564
		Retained Earnings	284,508,004
Total Assets	3,027,876,416	Total Shareholders' equity	408,152,229
		Total Liabilities and Shareholders' equity	3,027,876,416

Non-Performing Loans ^{2/} (net) as of 31 December 2018 (Quarterly)

(1.18 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	26,171,394
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	63,416,440
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	151,186,974
Loans to related parties	144,521
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.92 percents)	411,760,970
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 17.92 percents)	411,760,970
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,218,245
Liabilities under unmatured import bills	17,094,523
Letters of credit	30,182,695
Other contingencies	563,614,394

^{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 31 December 2018 (Quarterly)

(3.48 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	79,278,912
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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 31 October 2018	Date of disclosure 31 October 2018
Information as of 30 June 2018	Information as of 30 June 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