

**Summary Statement of Assets and Liabilities**  
 (has not been audited by a certified public accountant)  
 As of 31 January 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,553,975	Deposits	2,696,434,036
Interbank and money market items - net	522,546,697	Interbank and money market items	270,560,766
Financial assets measured at fair value through profit or loss	100,707,777	Liability payable on demand	7,173,750
Derivatives assets	72,429,733	Financial liabilities measured at fair value through profit or loss	18,438,334
Investments - net	843,899,714	Derivatives liabilities	72,119,683
Investments in subsidiaries and associates - net	144,815,695	Debt issued and borrowings	218,416,398
Loans to customers and accrued interest receivables - net	2,086,154,186	Other liabilities	107,691,721
Properties for sale - net	8,997,773	<b>Total liabilities</b>	<b>3,390,834,688</b>
Premises and equipment - net	51,527,421	<b>Shareholders' equity</b>	
Other assets - net	32,753,552	Equity portion	75,434,661
		Other reserves	51,124,912
		Retained earnings	385,992,262
		<b>Total shareholders' equity</b>	<b>512,551,835</b>
<b>Total assets</b>	<b>3,903,386,523</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,903,386,523</b>


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023	
(2.63 percent of total loans before deducting allowance for expected credit losses)	71,162,067
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	222,298,040
Regulatory capital	
(21.58 (percent) ratio of total capital to risk weighted assets)	587,346,139
Capital after deducting capital add-ons for loans to large exposures	
(21.58 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	587,346,139
Changes in assets and liabilities during the quarter ended 31 January 2024	
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	<a href="http://www.bangkokbank.com/InvestorRelations/FinancialInformation/BaselIII-Pillar3">www.bangkokbank.com/InvestorRelations/ Financial Information/Basel III - Pillar 3</a>	Channel for disclosure	<a href="http://www.bangkokbank.com/InvestorRelations/FinancialInformation/BaselIII-Pillar3">www.bangkokbank.com/InvestorRelations/ Financial Information/Basel III - Pillar 3</a>
Date of disclosure	31 October 2023	Date of disclosure	31 October 2023
Information as of	30 June 2023	Information as of	30 June 2023

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)  
 Director and Senior Executive Vice President  
 on behalf of the President