

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	55,082,113	Deposits	2,341,596,125
Interbank and money market items - net	504,780,005	Interbank and money market items	129,743,435
Financial assets measured at fair value through profit or loss	51,607,809	Liability payable on demand	4,863,700
Derivatives assets	47,510,861	Financial liabilities measured at fair value through profit or loss	20,438,054
Investments - net	538,997,476	Derivatives liabilities	44,891,288
Investments in subsidiaries and associates - net	38,414,900	Debt issued and borrowings	140,513,353
Loans to customers and accrued interest receivables - net	1,849,290,301	Other liabilities	66,335,733
Properties for sale - net	8,323,889	Total liabilities	2,748,381,688
Premises and equipment - net	43,872,555	Shareholders' equity	
Other assets - net	30,564,633	Equity portion	75,434,661
		Other reserves	39,999,474
		Retained earnings	304,628,719
Total assets	3,168,444,542	Total shareholders' equity	420,062,854
		Total liabilities and shareholders' equity	3,168,444,542

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019	
(3.44 percent of total loans before deducting allowance for expected credit losses)	78,092,621
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019	60,189,061
Regulatory capital	
(19.89 (percent) ratio of total capital to risk weighted assets)	470,918,865
Capital after deducting capital add-ons for loans to large exposures	
(19.89 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	470,918,865
Changes in assets and liabilities during the quarter ended 31 January 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/InvestorRelations/Financial Information/Basel III - Pillar 3	Channel for disclosure www.bangkokbank.com/InvestorRelations/Financial Information/Basel III - Pillar 3
Date of disclosure 31 October 2019	Date of disclosure 31 October 2019
Information as of 30 June 2019	Information as of 30 June 2019

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

(Miss Benjaporn Prisuwana)
Executive Vice President

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