

**Summary Statement of Assets and Liabilities**  
**(Not audited by Certified Public Accountant)**  
**As of 31 December 2018**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	62,329,288	Deposits	2,262,490,378
Interbank and money market items, net	404,378,243	Interbank and money market items, net	128,394,405
Claims on securities	-	Liabilities payable on demand	7,199,386
Derivatives assets	28,334,423	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 16,206,719)	525,694,808	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,633	Derivatives liabilities	21,854,408
Loans to customers, net	1,875,907,928	Debts issued and Borrowings	116,221,332
Accrued interest receivables	5,487,524	Bank's liabilities under acceptances	87,709
Customers' liabilities under acceptances	87,709	Other liabilities	70,034,983
Properties foreclosed, net	8,742,836	<b>Total Liabilities</b>	<b>2,606,282,601</b>
Premises and equipment, net	41,180,182	<b>Shareholders' equity</b>	
Other assets, net	18,808,484	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	46,154,541
		Retained Earnings	280,370,255
<b>Total Assets</b>	<b>3,008,242,058</b>	<b>Total Shareholders' equity</b>	<b>401,959,457</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>3,008,242,058</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (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	118,367
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 17.78 percents)	409,944,994
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 17.78 percents)	409,944,994
Changes in assets and liabilities this quarter as of 31 December 2018	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,325,016
Liabilities under unmatured import bills	15,328,596
Letters of credit	34,486,189
Other contingencies	560,546,764

<sup>1/</sup> 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

<sup>2/</sup> 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

Channel of capital maintenance information disclosure

For Commercial Bank		For Financial Group	
(under the Notification of the Bank of Thailand)		(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