

**Summary Statement of Assets and Liabilities**  
**(Not audited by Certified Public Accountant)**  
**As of 30 November 2018**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	53,206,334	Deposits	2,230,311,383
Interbank and money market items, net	359,891,304	Interbank and money market items, net	137,199,853
Claims on securities	-	Liabilities payable on demand	6,179,539
Derivatives assets	26,603,367	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 25,350,133)	550,769,666	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,633	Derivatives liabilities	21,888,212
Loans to customers, net	1,870,109,845	Debts issued and Borrowings	118,031,727
Accrued interest receivables	4,926,075	Bank's liabilities under acceptances	91,281
Customers' liabilities under acceptances	91,281	Other liabilities	67,213,381
Properties foreclosed, net	8,793,982	<b>Total Liabilities</b>	<b>2,580,915,376</b>
Premises and equipment, net	41,305,102	<b>Shareholders' equity</b>	
Other assets, net	19,862,592	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	46,368,674
		Retained Earnings	270,131,470
		<b>Total Shareholders' equity</b>	<b>391,934,805</b>
<b>Total Assets</b>	<b>2,972,850,181</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,972,850,181</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2018 (Quarterly) (1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	27,816,266
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	65,141,190
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	148,517,138
Loans to related parties	167,199
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.88 percents)	408,591,117
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 17.88 percents)	408,591,117
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	16,404,361
Liabilities under unmatured import bills	17,238,075
Letters of credit	34,187,222
Other contingencies	539,801,132
<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 30 September 2018 (Quarterly) (3.69 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	83,104,739

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