

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	51,039,428	Deposits	2,306,846,344
Interbank and money market items, net	496,780,212	Interbank and money market items, net	141,208,475
Claims on securities	-	Liabilities payable on demand	6,949,831
Derivatives assets	54,058,735	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 23,264,218)	587,542,430	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,414,900	Derivatives liabilities	40,854,728
Loans to customers, net	1,790,983,336	Debts issued and Borrowings	109,837,806
Accrued interest receivables	5,061,141	Bank's liabilities under acceptances	99,740
Customers' liabilities under acceptances	99,740	Other liabilities	76,193,131
Properties foreclosed, net	8,468,116	Total Liabilities	2,681,990,055
Premises and equipment, net	40,138,856	Shareholders' equity	
Other assets, net	27,937,583	Equity portion ^{1/}	75,434,661
		Other reserves	51,221,742
		Retained Earnings	291,878,019
		Total Shareholders' equity	418,534,422
Total Assets	3,100,524,477	Total Liabilities and Shareholders' equity	3,100,524,477

Non-Performing Loans ^{2/} (net) as of 30 June 2019 (Quarterly)

(1.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	30,587,689
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	58,383,197
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	150,489,798
Loans to related parties	146,104
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 19.27 percents)	445,341,125
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 19.27 percents)	445,341,125
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	27,187,970
Liabilities under unmatured import bills	18,522,457
Letters of credit	27,454,692
Other contingencies	591,556,278

^{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 30 June 2019 (Quarterly)

(3.57 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	81,444,017
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Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand) Re: Public disclosure of Capital Maintenance for Commercial Banks	For Financial Group (under the Notification of the Bank of Thailand) 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 30 April 2019	Date of disclosure 30 April 2019
Information as of 31 December 2018	Information as of 31 December 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