

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	55,116,787	Deposits	2,304,186,383
Interbank and money market items, net	501,602,442	Interbank and money market items, net	110,126,100
Claims on securities	-	Liabilities payable on demand	7,215,592
Derivatives assets	53,758,009	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 18,208,151)	586,673,708	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,414,900	Derivatives liabilities	39,486,395
Loans to customers, net	1,784,257,409	Debts issued and Borrowings	144,432,374
Accrued interest receivables	4,755,796	Bank's liabilities under acceptances	102,398
Customers' liabilities under acceptances	102,398	Other liabilities	70,721,730
Properties foreclosed, net	8,309,082	<b>Total Liabilities</b>	<b>2,676,270,972</b>
Premises and equipment, net	39,807,053	<b>Shareholders' equity</b>	
Other assets, net	24,027,619	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	47,289,667
		Retained Earnings	297,829,903
		<b>Total Shareholders' equity</b>	<b>420,554,231</b>
<b>Total Assets</b>	<b>3,096,825,203</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>3,096,825,203</b>

Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2019 (Quarterly)

(1.30 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	29,685,858
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	63,234,120
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	155,424,024
Loans to related parties	132,837
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 20.73 percents)	477,540,913
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 20.73 percents)	477,540,913
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,642,187
Liabilities under unmatured import bills	16,885,367
Letters of credit	23,730,879
Other contingencies	534,004,012

<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 2019 (Quarterly)

(3.65 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	85,097,781
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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 <a href="http://www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3">www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3</a>	Location of disclosure <a href="http://www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3">www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3</a>
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 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