

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)  
As of 31 October 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,981,794	Deposits	2,682,444,698
Interbank and money market items - net	464,865,449	Interbank and money market items	252,816,527
Financial assets measured at fair value through profit or loss	91,101,338	Liability payable on demand	6,057,374
Derivatives assets	89,904,207	Financial liabilities measured at fair value through profit or loss	17,875,216
Investments - net	841,487,779	Derivatives liabilities	94,713,318
Investments in subsidiaries and associates - net	144,815,695	Debt issued and borrowings	220,289,940
Loans to customers and accrued interest receivables - net	2,106,015,270	Other liabilities	110,852,182
Properties for sale - net	10,961,049	<b>Total liabilities</b>	<b>3,385,049,255</b>
Premises and equipment - net	52,035,761	<b>Shareholders' equity</b>	
Other assets - net	38,446,221	Equity portion	75,434,661
		Other reserves	39,378,877
		Retained earnings	377,751,770
		<b>Total shareholders' equity</b>	<b>492,565,308</b>
<b>Total assets</b>	<b>3,877,614,563</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,877,614,563</b>


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2023	
(2.93 percent of total loans before deducting allowance for expected credit losses)	79,174,529
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2023	220,061,903
Regulatory capital	
(21.13 (percent) ratio of total capital to risk weighted assets)	573,784,224
Capital after deducting capital add-ons for loans to large exposures	
(21.13 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	573,784,224
Changes in assets and liabilities during the quarter ended 31 October 2023 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	<a href="http://www.bangkokbank.com/InvestorRelations/FinancialInformation/BaselIII-Pillar3">www.bangkokbank.com/InvestorRelations/Financial Information/Basel III - Pillar 3</a>	Channel for disclosure	<a href="http://www.bangkokbank.com/InvestorRelations/FinancialInformation/BaselIII-Pillar3">www.bangkokbank.com/InvestorRelations/Financial Information/Basel III - Pillar 3</a>
Date of disclosure	31 October 2023	Date of disclosure	31 October 2023
Information as of	30 June 2023	Information as of	30 June 2023

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

  
 (Mrs. Oranuch Nampoolsuksan)  
 Executive Vice President

  
 (Mr. Suvam Thansathit)  
 Director and Senior Executive Vice President  
 on behalf of the President