

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	55,661,532	Deposits	2,235,246,275
Interbank and money market items, net	350,219,664	Interbank and money market items, net	127,921,925
Claims on securities	-	Liabilities payable on demand	6,382,954
Derivatives assets	28,925,703	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 15,185,919)	570,852,218	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,632	Derivatives liabilities	27,960,867
Loans to customers, net	1,851,007,061	Debts issued and Borrowings	119,314,951
Accrued interest receivables	4,561,368	Bank's liabilities under acceptances	90,179
Customers' liabilities under acceptances	90,179	Other liabilities	61,980,288
Properties foreclosed, net	8,812,496	Total Liabilities	2,578,897,439
Premises and equipment, net	41,444,297		
Other assets, net	17,481,684	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	44,668,854
		Retained Earnings	267,345,880
		Total Shareholders' equity	387,449,395
Total Assets	2,966,346,834	Total Liabilities and Shareholders' equity	2,966,346,834

	Thousand Baht
Non-Performing Loans ^{2/} (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	171,798
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 17.82 percents)	406,752,466
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 17.82 percents)	406,752,466
Changes in assets and liabilities this quarter as of 31 October 2018	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	19,914,889
Liabilities under unmatured import bills	16,276,476
Letters of credit	38,900,385
Other contingencies	546,141,157
^{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 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		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