

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	64,896,610	Deposits	2,280,376,650
Interbank and money market items, net	408,318,988	Interbank and money market items, net	167,285,678
Claims on securities	-	Liabilities payable on demand	6,201,984
Derivatives assets	26,864,534	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 28,206,474)	566,379,279	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,090,632	Derivatives liabilities	30,097,263
Loans to customers, net	1,851,175,479	Debts issued and Borrowings	96,155,643
Accrued interest receivables	4,638,418	Bank's liabilities under acceptances	114,222
Customers' liabilities under acceptances	114,222	Other liabilities	64,318,000
Properties foreclosed, net	8,246,318	Total Liabilities	2,644,549,440
Premises and equipment, net	41,695,777		
Other assets, net	21,458,260	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	48,208,659
		Retained Earnings	262,685,757
		Total Shareholders' equity	386,329,077
Total Assets	3,030,878,517	Total Liabilities and Shareholders' equity	3,030,878,517

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2018 (Quarterly)	
(1.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	27,918,023
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	65,702,508
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	144,131,427
Loans to related parties	131,694
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 17.08 percents)	400,715,859
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 17.08 percents)	400,715,859
Changes in assets and liabilities this quarter as of 31 July 2018	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	88,006,683
Liabilities under unmatured import bills	14,523,805
Letters of credit	33,889,798
Other contingencies	566,270,026
^{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 2018 (Quarterly)	
(3.53 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	82,387,620

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/	Location of disclosure www.bangkokbank.com/Investor Relations/
Latest Information/Financial Information/Basel III - Pillar 3	Latest Information/Financial Information/Basel III - Pillar 3
Date of disclosure 30 April 2018	Date of disclosure 30 April 2018
Information as of 31 December 2017	Information as of 31 December 2017

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