

**Summary Statement of Assets and Liabilities**  
**(has not been audited by a certified public accountant)**  
**As of 30 November 2022**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	42,630,372	Deposits	2,710,363,411
Interbank and money market items - net	484,767,913	Interbank and money market items	176,902,537
Financial assets measured at fair value through profit or loss	94,794,671	Liability payable on demand	7,258,852
Derivatives assets	83,730,895	Financial liabilities measured at fair value through profit or loss	17,900,629
Investments - net	699,590,690	Derivatives liabilities	75,884,861
Investments in subsidiaries and associates - net	144,816,959	Debt issued and borrowings	191,551,824
Loans to customers and accrued interest receivables - net	2,129,700,023	Other liabilities	105,270,779
Properties for sale - net	11,186,095	<b>Total liabilities</b>	<b>3,285,132,893</b>
Premises and equipment - net	51,815,054	<b>Shareholders' equity</b>	
Other assets - net	20,399,195	Equity portion	75,434,661
		Other reserves	54,007,648
		Retained earnings	348,856,665
<b>Total assets</b>	<b>3,763,431,867</b>	<b>Total shareholders' equity</b>	<b>478,298,974</b>
		<b>Total liabilities and shareholders' equity</b>	<b>3,763,431,867</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022	
(3.19 percent of total loans before deducting allowance for expected credit losses)	85,008,862
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022	212,482,893
Regulatory capital	
(20.49 (percent) ratio of total capital to risk weighted assets)	566,242,624
Capital after deducting capital add-ons for loans to large exposures	
(20.49 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	566,242,624
Changes in assets and liabilities during the quarter ended 30 November 2022 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	www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3	Channel for disclosure	www.bangkokbank.com/InvestorRelations/ Financial Information/Basel III - Pillar 3
Date of disclosure	31 October 2022	Date of disclosure	31 October 2022
Information as of	30 June 2022	Information as of	30 June 2022

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



(Mrs. Oranuch Nampoolsuksan)  
Executive Vice President



(Mr. Suvarn Thansathit)  
Senior Executive Vice President  
on behalf of the President