

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	41,470,071	Deposits	2,699,887,528
Interbank and money market items - net	580,067,592	Interbank and money market items	309,526,062
Financial assets measured at fair value through profit or loss	96,737,951	Liability payable on demand	9,154,297
Derivatives assets	70,108,976	Financial liabilities measured at fair value through profit or loss	17,858,498
Investments - net	839,496,234	Derivatives liabilities	62,712,103
Investments in subsidiaries and associates - net	144,815,695	Debt issued and borrowings	211,509,881
Loans to customers and accrued interest receivables - net	2,067,703,354	Other liabilities	115,700,622
Properties for sale - net	9,976,778	<b>Total liabilities</b>	<b>3,426,348,991</b>
Premises and equipment - net	51,524,650	<b>Shareholders' equity</b>	
Other assets - net	28,704,698	Equity portion	75,434,661
		Other reserves	45,594,835
		Retained earnings	383,227,512
<b>Total assets</b>	<b>3,930,605,999</b>	<b>Total shareholders' equity</b>	<b>504,257,008</b>
		<b>Total liabilities and shareholders' equity</b>	<b>3,930,605,999</b>


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023	
(2.63 percent of total loans before deducting allowance for expected credit losses)	71,162,067
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	222,298,040
Regulatory capital	
(21.44 (percent) ratio of total capital to risk weighted assets)	582,326,759
Capital after deducting capital add-ons for loans to large exposures	
(21.44 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	582,326,759
Changes in assets and liabilities during the quarter ended 31 December 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) Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)		For financial business groups (under the Notification of the Bank of Thailand) 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 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