

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 30 June 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	55,079,077	Deposits	2,297,915,305
Interbank and money market items, net	477,011,845	Interbank and money market items, net	118,450,925
Claims on securities	-	Liabilities payable on demand	7,696,143
Derivatives assets	47,952,192	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 15,203,772)	547,213,382	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,408,133	Derivatives liabilities	32,245,349
Loans to customers, net	1,811,531,460	Debts issued and Borrowings	110,146,160
Accrued interest receivables	5,144,623	Bank's liabilities under acceptances	81,674
Customers' liabilities under acceptances	81,674	Other liabilities	72,792,013
Properties foreclosed, net	8,520,590	Total Liabilities	2,639,327,569
Premises and equipment, net	40,551,259	Shareholders' equity	
Other assets, net	22,416,333	Equity portion ^{1/}	75,434,661
		Other reserves	47,743,700
		Retained Earnings	291,404,638
Total Assets	3,053,910,568	Total Shareholders' equity	414,582,999
		Total Liabilities and Shareholders' equity	3,053,910,568

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2019 (Quarterly)	
(1.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	30,587,689
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	58,383,197
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	150,489,798
Loans to related parties	163,862
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 18.31 percents)	426,094,870
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 18.31 percents)	426,094,870
Changes in assets and liabilities this quarter as of 30 June 2019	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,329,999
Liabilities under unmatured import bills	18,601,645
Letters of credit	32,047,105
Other contingencies	585,260,600

^{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 2019 (Quarterly)
(3.57 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 81,444,017

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	30 April 2019	Date of disclosure	30 April 2019
Information as of	31 December 2018	Information as of	31 December 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