

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)  
As of 31 July 2020


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	62,363,802	Deposits	2,520,131,275
Interbank and money market items - net	467,322,443	Interbank and money market items	148,337,122
Financial assets measured at fair value through profit or loss	63,259,880	Liability payable on demand	5,714,957
Derivatives assets	55,967,804	Financial liabilities measured at fair value through profit or loss	19,868,423
Investments - net	622,497,311	Derivatives liabilities	58,449,620
Investments in subsidiaries and associates - net	120,980,776	Debt issued and borrowings	141,067,585
Loans to customers and accrued interest receivables - net	1,905,779,316	Other liabilities	84,708,829
Properties for sale - net	8,495,726	<b>Total liabilities</b>	<b>2,978,277,811</b>
Premises and equipment - net	57,004,767	<b>Shareholders' equity</b>	
Other assets - net	41,240,254	Equity portion	75,434,661
		Other reserves	43,315,140
		Retained earnings	307,884,467
		<b>Total shareholders' equity</b>	<b>426,634,268</b>
<b>Total assets</b>	<b>3,404,912,079</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,404,912,079</b>


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2020 (4.02 percent of total loans before deducting allowance for expected credit losses)	96,523,831
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2020	163,377,113
Regulatory capital (17.96 (percent) ratio of total capital to risk weighted assets)	445,370,529
Capital after deducting capital add-ons for loans to large exposures (17.96 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	445,370,529
Changes in assets and liabilities during the quarter ended 31 July 2020 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	30 April 2020	Date of disclosure	30 April 2020
Information as of	31 December 2019	Information as of	31 December 2019

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

  
(Miss Benjaporn Prisuwan)  
Executive Vice President

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