

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)  
As of 31 December 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	48,169,322	Deposits	2,716,152,436
Interbank and money market items - net	587,553,969	Interbank and money market items	251,029,467
Financial assets measured at fair value through profit or loss	90,801,828	Liability payable on demand	7,767,403
Derivatives assets	83,582,630	Financial liabilities measured at fair value through profit or loss	17,412,480
Investments - net	706,876,633	Derivatives liabilities	69,648,650
Investments in subsidiaries and associates - net	144,816,959	Debt issued and borrowings	187,056,618
Loans to customers and accrued interest receivables - net	2,096,756,258	Other liabilities	106,359,352
Properties for sale - net	11,129,554	<b>Total liabilities</b>	<b>3,355,426,406</b>
Premises and equipment - net	51,648,845	<b>Shareholders' equity</b>	
Other assets - net	18,740,341	Equity portion	75,434,661
<b>Total assets</b>	<b>3,840,076,339</b>	Other reserves	55,480,947
		Retained earnings	353,734,325
		<b>Total shareholders' equity</b>	<b>484,649,933</b>
		<b>Total liabilities and shareholders' equity</b>	<b>3,840,076,339</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022	
(2.93 percent of total loans before deducting allowance for expected credit losses)	80,991,403
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2022	210,984,393
Regulatory capital	
(21.12 (percent) ratio of total capital to risk weighted assets)	569,281,154
Capital after deducting capital add-ons for loans to large exposures	
(21.12 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	569,281,154
Changes in assets and liabilities during the quarter ended 31 December 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. Suvam Thansathit)  
Senior Executive Vice President  
on behalf of the President