

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


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	41,839,901	Deposits	2,686,173,751
Interbank and money market items - net	579,760,312	Interbank and money market items	209,995,253
Financial assets measured at fair value through profit or loss	91,705,759	Liability payable on demand	7,922,411
Derivatives assets	98,782,412	Financial liabilities measured at fair value through profit or loss	16,805,191
Investments - net	702,796,507	Derivatives liabilities	67,848,954
Investments in subsidiaries and associates - net	144,816,959	Debt issued and borrowings	178,012,880
Loans to customers and accrued interest receivables - net	2,026,149,738	Other liabilities	113,872,330
Properties for sale - net	11,114,197	<b>Total liabilities</b>	<b>3,280,630,770</b>
Premises and equipment - net	51,119,493	<b>Shareholders' equity</b>	
Other assets - net	17,109,207	Equity portion	75,434,661
		Other reserves	52,617,359
		Retained earnings	356,511,695
<b>Total assets</b>	<b>3,765,194,485</b>	<b>Total shareholders' equity</b>	<b>484,563,715</b>
		<b>Total liabilities and shareholders' equity</b>	<b>3,765,194,485</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	
(21.36 (percent) ratio of total capital to risk weighted assets)	566,870,547
Capital after deducting capital add-ons for loans to large exposures	
(21.36 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	566,870,547
Changes in assets and liabilities during the quarter ended 31 January 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)		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