

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	58,545,951	Deposits	2,296,217,462
Interbank and money market items, net	472,634,446	Interbank and money market items, net	144,922,574
Claims on securities	-	Liabilities payable on demand	5,771,079
Derivatives assets	30,835,175	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 31,835,191)	591,359,899	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,633	Derivatives liabilities	20,738,185
Loans to customers, net	1,809,163,066	Debts issued and Borrowings	114,535,974
Accrued interest receivables	4,806,072	Bank's liabilities under acceptances	86,378
Customers' liabilities under acceptances	86,378	Other liabilities	81,113,432
Properties foreclosed, net	8,498,869	Total Liabilities	2,663,385,084
Premises and equipment, net	40,819,092	Shareholders' equity	
Other assets, net	18,989,818	Equity portion ^{1/}	75,434,661
		Other reserves	50,566,255
		Retained Earnings	283,643,399
Total Assets	3,073,029,399	Total Shareholders' equity	409,644,315
		Total Liabilities and Shareholders' equity	3,073,029,399

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2019 (Quarterly)	
(1.25 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	28,285,326
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	64,037,651
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	156,097,391
Loans to related parties	139,028
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 18.68 percents)	429,234,465
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 18.68 percents)	429,234,465
Changes in assets and liabilities this quarter as of 30 April 2019	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,600,474
Liabilities under unmatured import bills	17,181,787
Letters of credit	32,071,980
Other contingencies	570,960,939

^{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 31 March 2019 (Quarterly)
(3.57 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 82,883,402

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