

**Summary Statement of Assets and Liabilities**  
**(Not audited by Certified Public Accountant)**  
**As of 31 July 2019**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	55,506,926	Deposits	2,309,300,513
Interbank and money market items, net	510,868,951	Interbank and money market items, net	130,465,150
Claims on securities	-	Liabilities payable on demand	5,293,914
Derivatives assets	49,112,036	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 20,222,420)	546,507,845	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,414,901	Derivatives liabilities	33,513,412
Loans to customers, net	1,807,090,407	Debts issued and Borrowings	110,422,388
Accrued interest receivables	4,385,593	Bank's liabilities under acceptances	98,482
Customers' liabilities under acceptances	98,482	Other liabilities	75,468,786
Properties foreclosed, net	8,446,623	<b>Total Liabilities</b>	<b>2,664,562,645</b>
Premises and equipment, net	40,314,725		
Other assets, net	21,783,748	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	75,434,661
		Other reserves	48,783,059
		Retained Earnings	293,749,872
		<b>Total Shareholders' equity</b>	<b>417,967,592</b>
<b>Total Assets</b>	<b>3,082,530,237</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>3,082,530,237</b>

Non-Performing Loans <sup>2/</sup> (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	174,542
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 18.53 percents)	426,939,000
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 18.53 percents)	426,939,000
Changes in assets and liabilities this quarter as of 31 July 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	27,058,128
Liabilities under unmatured import bills	17,559,817
Letters of credit	30,988,297
Other contingencies	576,058,916

<sup>1/</sup> 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

<sup>2/</sup> 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
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Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand) Re: Public disclosure of Capital Maintenance for Commercial Banks	For Financial Group (under the Notification of the Bank of Thailand) Re: Consolidated Supervision
Location of disclosure <a href="http://www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3">www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3</a>	Location of disclosure <a href="http://www.bangkokbank.com/Investor Relations/Financial Information/Basel III - Pillar 3">www.bangkokbank.com/Investor Relations/ Financial Information/Basel III - Pillar 3</a>
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