

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	59,568,463	Deposits	2,250,326,274
Interbank and money market items, net	421,726,846	Interbank and money market items, net	134,108,472
Claims on securities	-	Liabilities payable on demand	5,486,974
Derivatives assets	43,066,473	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 32,277,270)	518,198,060	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,633	Derivatives liabilities	27,691,715
Loans to customers, net	1,847,881,606	Debts issued and Borrowings	111,822,312
Accrued interest receivables	4,628,949	Bank's liabilities under acceptances	82,666
Customers' liabilities under acceptances	82,666	Other liabilities	65,905,820
Properties foreclosed, net	8,740,107	<b>Total Liabilities</b>	<b>2,595,424,233</b>
Premises and equipment, net	40,859,358	<b>Shareholders' equity</b>	
Other assets, net	16,463,578	Equity portion <sup>1/</sup>	75,434,661
		Other reserves	45,205,698
		Retained Earnings	282,442,147
		<b>Total Shareholders' equity</b>	<b>403,082,506</b>
<b>Total Assets</b>	<b>2,998,506,739</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,998,506,739</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2018 (Quarterly) (1.18 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	26,171,394
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	63,416,440
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	151,186,974
Loans to related parties	127,112
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 17.84 percents)	408,395,482
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 17.84 percents)	408,395,482
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	25,657,688
Liabilities under unmatured import bills	14,698,875
Letters of credit	30,778,118
Other contingencies	538,728,882
<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 31 December 2018 (Quarterly) (3.48 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	79,278,912

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand)		For Financial Group (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	31 October 2018	Date of disclosure	31 October 2018
Information as of	30 June 2018	Information as of	30 June 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