

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	52,875,576	Deposits	2,304,886,001
Interbank and money market items, net	463,057,988	Interbank and money market items, net	140,126,810
Claims on securities	-	Liabilities payable on demand	6,227,464
Derivatives assets	53,502,473	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 36,093,639)	649,308,988	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,460,085	Derivatives liabilities	39,104,540
Loans to customers, net	1,799,542,917	Debts issued and Borrowings	144,617,188
Accrued interest receivables	5,200,808	Bank's liabilities under acceptances	104,769
Customers' liabilities under acceptances	104,769	Other liabilities	74,506,220
Properties foreclosed, net	8,266,941	Total Liabilities	2,709,572,992
Premises and equipment, net	39,641,334		
Other assets, net	25,784,799	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	51,261,465
		Retained Earnings	299,477,560
		Total Shareholders' equity	426,173,686
Total Assets	3,135,746,678	Total Liabilities and Shareholders' equity	3,135,746,678

Non-Performing Loans ^{2/} (net) as of 30 September 2019 (Quarterly)

(1.30 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	29,685,858
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	63,234,120
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	155,424,024
Loans to related parties	140,692
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio 20.73 percents)	482,914,053
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 20.73 percents)	482,914,053
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,546,262
Liabilities under unmatured import bills	16,104,497
Letters of credit	22,020,894
Other contingencies	541,021,749

^{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 30 September 2019 (Quarterly)

(3.65 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	85,097,781
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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 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 2019	Date of disclosure 31 October 2019
Information as of 30 June 2019	Information as of 30 June 2019

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