

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	57,280,019	Deposits	2,281,508,790
Interbank and money market items, net	441,323,833	Interbank and money market items, net	146,389,377
Claims on securities	-	Liabilities payable on demand	6,658,048
Derivatives assets	33,206,195	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 34,399,601)	587,553,149	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,290,633	Derivatives liabilities	24,229,601
Loans to customers, net	1,818,141,324	Debts issued and Borrowings	113,878,626
Accrued interest receivables	4,820,527	Bank's liabilities under acceptances	84,742
Customers' liabilities under acceptances	84,742	Other liabilities	70,165,629
Properties foreclosed, net	8,456,954	Total Liabilities	2,642,914,813
Premises and equipment, net	40,672,588	Shareholders' equity	
Other assets, net	22,046,074	Equity portion ^{1/}	75,434,661
		Other reserves	48,160,439
		Retained Earnings	285,366,125
Total Assets	3,051,876,038	Total Shareholders' equity	408,961,225
		Total Liabilities and Shareholders' equity	3,051,876,038

	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	142,196
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 18.46 percents)	426,341,080
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 18.46 percents)	426,341,080
Changes in assets and liabilities this quarter as of 31 May 2019	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	27,120,235
Liabilities under unmatured import bills	16,530,724
Letters of credit	33,638,154
Other contingencies	619,529,975

^{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