

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	58,012,561	Deposits	2,316,034,607
Interbank and money market items, net	442,584,108	Interbank and money market items, net	129,277,274
Claims on securities	-	Liabilities payable on demand	5,488,403
Derivatives assets	49,687,316	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 26,597,088)	610,535,400	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	38,414,900	Derivatives liabilities	37,370,815
Loans to customers, net	1,832,827,695	Debts issued and Borrowings	144,315,507
Accrued interest receivables	3,894,040	Bank's liabilities under acceptances	103,722
Customers' liabilities under acceptances	103,722	Other liabilities	72,307,934
Properties foreclosed, net	8,368,141	Total Liabilities	2,704,898,262
Premises and equipment, net	39,504,853		
Other assets, net	39,428,603	Shareholders' equity	
		Equity portion ^{1/}	75,434,661
		Other reserves	40,383,596
		Retained Earnings	302,644,820
		Total Shareholders' equity	418,463,077
Total Assets	3,123,361,339	Total Liabilities and Shareholders' equity	3,123,361,339

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2019 (Quarterly)	
(1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	28,202,704
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	60,189,061
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	171,357,765
Loans to related parties	139,314
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 20.20 percents)	471,262,343
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 20.20 percents)	471,262,343
Changes in assets and liabilities this quarter as of 31 December 2019	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	26,504,569
Liabilities under unmatured import bills	15,045,490
Letters of credit	21,188,465
Other contingencies	550,275,204
^{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 December 2019 (Quarterly)	
(3.44 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	78,092,621

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	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