

Summary Statement of Assets and Liabilities
(Not audited by Certified Public Accountant)
As of 30 September 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	56,704,228	Deposits	2,237,954,411
Interbank and money market items, net	405,832,443	Interbank and money market items, net	126,594,500
Claims on securities	-	Liabilities payable on demand	7,531,770
Derivatives assets	29,911,158	Liabilities to deliver securities	-
Investments, net (with obligations Thousand Baht 16,181,491)	560,360,954	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	37,290,632	Derivatives liabilities	24,008,915
Loans to customers, net	1,816,885,121	Debts issued and Borrowings	132,374,531
Accrued interest receivables	5,295,189	Bank's liabilities under acceptances	83,286
Customers' liabilities under acceptances	83,286	Other liabilities	62,732,111
Properties foreclosed, net	8,878,351	Total Liabilities	2,591,279,524
Premises and equipment, net	41,329,453	Shareholders' equity	
Other assets, net	16,222,999	Equity portion ^{1/}	75,434,661
		Other reserves	46,543,823
		Retained Earnings	265,535,806
		Total Shareholders' equity	387,514,290
Total Assets	2,978,793,814	Total Liabilities and Shareholders' equity	2,978,793,814

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2018 (Quarterly)	
(1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	27,816,266
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	65,141,190
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	148,517,138
Loans to related parties	129,933
Loans to related asset management companies	2,710,000
Loans to related parties due to debt restructuring	-
Regulatory capital	
(Capital adequacy ratio 17.75 percents)	410,648,973
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 17.75 percents)	410,648,973
Changes in assets and liabilities this quarter as of 30 September 2018	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	71,940,642
Liabilities under unmatured import bills	13,734,980
Letters of credit	41,357,477
Other contingencies	564,155,532
^{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 2018 (Quarterly)	
(3.69 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	83,104,739

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 2018	Date of disclosure	30 April 2018
Information as of	31 December 2017	Information as of	31 December 2017

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