## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

**As of 28 February 2019**

<table>
<thead>
<tr>
<th>Assets</th>
<th>Thousand Baht</th>
<th>Liabilities</th>
<th>Thousand Baht</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>39,715,536</td>
<td>Deposits</td>
<td>2,098,995,169</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>289,602,560</td>
<td>Interbank and money market items, net</td>
<td>125,962,477</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>-</td>
<td>Liabilities payable on demand</td>
<td>12,933,034</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>49,377,112</td>
<td>Liabilities to deliver securities</td>
<td>-</td>
</tr>
<tr>
<td>Investments - net</td>
<td>329,182,309</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 47,333,020)</td>
<td>-</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>18,988,748</td>
<td>Derivatives liabilities</td>
<td>43,683,026</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>2,002,565,382</td>
<td>Debts issued and Borrowings</td>
<td>133,538,589</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>3,716,956</td>
<td>Bank's liabilities under acceptances</td>
<td>-</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>-</td>
<td>Other liabilities</td>
<td>60,174,770</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>14,214,623</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>41,243,425</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Other assets, net</td>
<td>33,442,156</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>2,822,048,807</td>
<td><strong>Total Liabilities</strong></td>
<td>2,475,287,065</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Shareholders' equity</th>
<th>Equity portion / 45,116,113</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other reserves</td>
<td>16,818,448</td>
</tr>
<tr>
<td><strong>Total Shareholders' equity</strong></td>
<td>346,761,742</td>
</tr>
</tbody>
</table>

| **Total Liabilities and Shareholders' equity** | 2,822,048,807 |

### Non-Performing Loans

- **Non-Performing Loans 2/ (net) as of 31 December 2018 (Quarterly)**
  - (1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)
- **Required provisioning for loan loss, as of 31 December 2018 (Quarterly)**
  - 62,525,393
- **Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)**
  - 102,761,791
- **Loans to related parties**
  - 13,194,017
- **Loans to related asset management companies**
  - Nil
- **Loans to related parties due to debt restructuring**
  - Nil

### Regulatory Capital

- **Regulatory capital**
  - (Capital adequacy ratio = 16.70 percents)
  - 346,568,502
- **Regulatory capital after deducting capital add-on arising from Single Lending Limit**
  - 346,568,502

### Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .

- **Contingent liabilities**
  - Avals to bills and guarantees of loans
    - 18,287,825
  - Liabilities under unmatured import bills
    - 9,629,181
  - Letters of credit
    - 44,849,877
  - Other contingencies
    - 439,469,753

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 2018 (Quarterly)

- (2.84 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

### Channel of capital maintenance information disclosure

- **For Commercial Bank**
  - Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank
  - Date of disclosure: 31 October 2018
  - Information as of: 30 June 2018

- **For Financial Group**
  - Re: Disclosure Requirement on Capital Adequacy for a Financial Group
  - Date of disclosure: 31 October 2018
  - Information as of: 30 June 2018

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mr. Jens Lottner)  
Chief Financial Officer

(Mr. Arthid Nanthawithaya)  
Chief Executive Officer