## Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 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>47,450,329</td>
<td>Deposits</td>
<td>2,156,488,855</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>427,250,921</td>
<td>Interbank and money market items, net</td>
<td>145,870,962</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>-</td>
<td>Liabilities payable on demand</td>
<td>11,794,548</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>63,283,308</td>
<td>Liabilities to deliver securities</td>
<td>-</td>
</tr>
<tr>
<td>Investments - net</td>
<td>310,504,994</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 58,872,175 )</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>6,727,117</td>
<td>Derivatives liabilities</td>
<td>61,987,555</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>1,995,248,323</td>
<td>Debts issued and Borrowings</td>
<td>76,355,562</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>2,920,413</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>102,005,397</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>16,393,154</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>39,910,623</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets, net</td>
<td>42,757,870</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>2,952,447,052</td>
<td><strong>Total Liabilities</strong></td>
<td>2,554,502,879</td>
</tr>
</tbody>
</table>

### Shareholders’ equity
- Equity portion\(^1\) 45,116,113
- Other reserves 16,135,730
- Retained Earnings 336,692,330

### Total Shareholders’ equity
397,944,173

### Other reserves
16,135,730

### Retained Earnings
336,692,330

### Total Shareholders’ equity
397,944,173

### Non-Performing Loans 2\(^{\text{i}}\) (net) as of As of 31 December 2019 (Quarterly)
1.73 percents of total loans after allowance for doubtful accounts of Non-Performing Loans

### Required provisioning for loan loss, as of As of 31 December 2019 (Quarterly)
69,797,153

### Actual provisioning for loan loss, as of As of 31 December 2019 (Quarterly)
113,784,390

### Loans to related parties
32,207,675

### Loans to related asset management companies
Nil

### Loans to related parties due to debt restructuring
Nil

### Regulatory capital (Capital adequacy ratio = 16.49 percents)
339,744,158

### 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 = 16.49 percents)
339,744,158

### Changes in assets and liabilities this quarter as of As of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . .
Nil

### Contingent liabilities
- Avals to bills and guarantees of loans 13,493,368
- Liabilities under unmatured import bills 11,987,319
- Letters of credit 27,138,402
- Other contingencies 455,857,694

\(^1\) 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 As of 31 December 2019 (Quarterly)
3.38 percents of total loans before allowance for doubtful accounts of Non-Performing Loans
84,349,435

### Channel of capital maintenance information disclosure
- For Commercial Bank
  - Date of disclosure: 31 October 2019
  - Information as of: 30 June 2019
- For Financial Group
  - Date of disclosure: 31 October 2019
  - Information as of: 30 June 2019

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

(Mr. Jens Lottner) (Mr. Arthid Nanthawithaya)
Chief Financial Officer CEO & Chairman of Executive Committee

Date of disclosure: 31 October 2019