

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	10,069,650	Deposits	651,314,635
Interbank and money market items, net	124,420,627	Interbank and money market items, net	49,330,662
Claims on securities	-	Liabilities payable on demand	3,258,694
Derivatives assets	8,982,463	Liabilities to deliver securities	-
Investments, net	62,510,811	Financial liabilities designated at fair value through profit or loss	414,453
(with obligations Thousand Baht 3,435,306 )		Derivatives liabilities	8,760,271
Investments in subsidiaries and associates, net	221,942	Debts issued and Borrowings	47,597,762
Loans to customers, net	657,617,728	Bank's liabilities under acceptances	-
Accrued interest receivables	1,394,614	Other liabilities	29,534,475
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>790,210,952</b>
Properties foreclosed, net	2,764,995		
Premises and equipment, net	12,871,909	<b>Shareholders' equity</b>	
Other assets, net	8,827,776	Equity portion <sup>1/</sup>	42,062,895
		Other reserves	5,982,660
		Retained Earnings	51,426,008
		<b>Total Shareholders' equity</b>	<b>99,471,563</b>
<b>Total Assets</b>	<b>889,682,515</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>889,682,515</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2019 (Quarterly)	9,542,517
( 1.20 percents of total loans after allowance for doubtful accounts of Non-Performing Loans	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly )	18,577,938
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly )	28,709,856
Loans to related parties	17,711,184
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	125,883,851
(Capital adequacy ratio =20.25 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limi	125,883,851
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =20.25 percents	
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section .....	-
Contingent liabilities	
Avals to bills and guarantees of loans	337,805
Liabilities under unmatured import bills	2,488,787
Letters of credit	13,294,105
Other contingencies	189,720,187
<sup>1/</sup> 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	
<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2019 (Quarterly )	20,272,901
( 2.52 percents of total loans before allowance for doubtful accounts of Non-Performing Loans	

**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	TMB website <a href="https://www.tmbank.com/en/ir/capital_funds/pillar3">https://www.tmbank.com/en/ir/capital_funds/pillar3</a>	Location of disclosure	TMB website <a href="https://www.tmbank.com/en/ir/capital_funds/pillar3">https://www.tmbank.com/en/ir/capital_funds/pillar3</a>
Date of disclosure	24 October 2019	Date of disclosure	24 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

(Waree Thanmongkolswad)  
Position Head of Financial Regulatory Management

(Prapasiri Kositthanakorn)  
Position Chief Financial Officer