

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

As of 30 November 2019

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	10,939,974	Deposits	647,407,385
Interbank and money market items, net	161,252,172	Interbank and money market items, net	30,594,661
Claims on securities	-	Liabilities payable on demand	3,423,046
Derivatives assets	8,130,709	Liabilities to deliver securities	-
Investments, net	63,114,015	Financial liabilities designated at fair value through profit or loss	417,249
(with obligations Thousand Baht 22,303,316)		Derivatives liabilities	8,509,193
Investments in subsidiaries and associates, net	221,942	Debts issued and Borrowings	65,081,300
Loans to customers, net	654,840,505	Bank's liabilities under acceptances	-
Accrued interest receivables	1,424,190	Other liabilities	32,928,939
Customers' liabilities under acceptances	-	Total Liabilities	788,361,773
Properties foreclosed, net	2,718,042		
Premises and equipment, net	12,834,271	Shareholders' equity	
Other assets, net	9,421,759	Equity portion ^{1/}	80,414,013
		Other reserves	5,953,073
		Retained Earnings	50,168,720
		Total Shareholders' equity	136,535,806
Total Assets	924,897,579	Total Liabilities and Shareholders' equity	924,897,579

Thousand Baht

Non-Performing Loans ^{2/} (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	15,906,428
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	165,494,595
(Capital adequacy ratio =26.78 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	165,494,595
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =26.78 percents)	
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	344,668
Liabilities under unmatured import bills	2,285,152
Letters of credit	12,833,999
Other contingencies	154,374,190

^{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 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

(under the Notification of the Bank of Thailand

Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group

(under the Notification of the Bank of Thailand

Re: Consolidated Supervision)

Location of disclosure	TMB website https://www.tmbbank.com/en/ir/capital_funds/pillar3	Location of disclosure	TMB website https://www.tmbbank.com/en/ir/capital_funds/pillar3
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