

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

As of 31 December 2019

ASSETS	Thousand Baht	LIABILITIES	Thousand Baht
Cash	13,426,535	Deposits	663,558,564
Interbank and money market items,net	121,581,398	Interbank and money market items, net	72,750,828
Claims on securities	-	Liabilities payable on demand	2,361,742
Derivatives assets	7,394,611	Liabilities to deliver securities	-
Investments, net	60,507,036	Financial liabilities designated at fair value through profit or loss	417,774
(with obligations Thousand Baht 7,021,995 )		Derivatives liabilities	7,330,647
Investments in subsidiaries and associates, net	168,062,145	Debts issued and Borrowings	77,353,190
Loans to customers, net	646,194,141	Bank's liabilities under acceptances	-
Accrued interest receivables	1,284,536	Other liabilities	30,455,433
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>854,228,178</b>
Properties foreclosed, net	2,738,073		
Premises and equipment, net	13,116,145	<b>Shareholders' equity</b>	
Other assets,net	11,038,328	Equity portion <sup>1/</sup>	134,758,431
		Other reserves	6,008,916
		Retained Earnings	50,347,423
		<b>Total Shareholders' equity</b>	<b>191,114,770</b>
<b>Total Assets</b>	<b>1,045,342,948</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>1,045,342,948</b>

Thousand Baht

Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2019 (Quarterly)	9,160,957
( 1.19 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss , as of 31 December 2019 (Quarterly)	16,691,538
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	25,719,444
Loans to related parties	17,548,230
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	231,828,039
(Capital adequacy ratio =29.75 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	231,828,039
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit =29.75 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E.2551, Section .....	-
Contingent liabilities	
Avals to bills and guarantees of loans	280,127
Liabilities under unmatured import bills	2,225,672
Letters of credit	12,789,425
Other contingencies	178,279,234

<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 31 December 2019 (Quarterly) 18,150,443  
( 2.33 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.tmbbank.com/en/ir/capital_funds/pillar3">https://www.tmbbank.com/en/ir/capital_funds/pillar3</a>	Location of disclosure	TMB website <a href="https://www.tmbbank.com/en/ir/capital_funds/pillar3">https://www.tmbbank.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 Kositthanakom)  
Position Chief Financial Officer



SUMMARY STATEMENT OF ASSETS AND LIABILITIES  
(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 31 DECEMBER 2019

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	10,426,058	DEPOSITS	734,561,168
INTERBANK AND MONEY MARKET ITEMS, NET	147,521,290	INTERBANK AND MONEY MARKET ITEMS, NET	46,680,282
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	1,020,339
DERIVATIVES ASSETS	2,941,374	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	105,825,684	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
( WITH OBLIGATION THOUSAND BAHT 5,759 )		DERIVATIVES LIABILITIES	2,334,703
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	168,183	DEBTS ISSUED AND BORROWINGS	31,424,012
LOANS TO CUSTOMERS, NET	693,928,642	BANK'S LIABILITIES UNDER ACCEPTANCES	944
ACCRUED INTEREST RECEIVABLES	598,158	OTHER LIABILITIES	23,628,731
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	944	TOTAL LIABILITIES	839,650,179
PROPERTIES FORECLOSED, NET	2,071,445	SHAREHOLDERS' EQUITY	
PREMISES AND EQUIPMENT, NET	10,515,902	EQUITY PORTION <sup>1/</sup>	62,749,316
OTHER ASSETS, NET	25,577,335	OTHER RESERVES	4,094,029
		RETAINED EARNINGS	93,081,491
		TOTAL SHAREHOLDERS' EQUITY	159,924,836
TOTAL ASSETS	999,575,015	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	999,575,015

	THOUSAND BAHT
NON -PERFORMING LOANS <sup>2/</sup> (NET) AS OF 31 DECEMBER 2019 (QUARTERLY)	10,879,715
( 1.28 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )	
REQUIRED PROVISIONING FOR LOAN LOSS , AS OF 31 DECEMBER 2019 (QUARTERLY)	13,838,962
ACTUAL PROVISIONING FOR LOAN LOSS , AS OF 31 DECEMBER 2019 (QUARTERLY)	20,506,945
LOANS TO RELATED PARTIES	121,535,702
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	-
REGULATORY CAPITAL	133,047,526
( CAPITAL ADEQUACY RATIO = 19.65 PERCENTS )	
REGULATORY CAPITAL AFTER DEDUCTING CAPITAL ADD-ON ARISING FROM SINGLE LENDING LIMIT	133,047,526
( REGULATORY CAPITAL RATIO AFTER DEDUCTING CAPITAL ADD-ON ARISING FROM SINGLE LENDING LIMIT = 19.65 PERCENTS )	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 DECEMBER 2019	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B .E.2551, SECTION	-
CONTINGENT LIABILITIES	44,195,311
AVALS TO BILLS AND GUARANTEES OF LOANS	2,441,414
LIABILITIES UNDER UNMATURED IMPORT BILLS	166,141
LETTERS OF CREDIT	930,751
OTHER CONTINGENCIES	40,657,005
<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>1/</sup> NON-PERFORMING LOANS (GROSS) AS OF 31 DECEMBER 2019 (QUARTERLY)	19,566,567
( 2.29 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS )	

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.thanachartbank.co.th	LOCATION OF DISCLOSURE	www.thanachart.co.th
DATE OF DISCLOSURE	25 OCTOBER 2019	DATE OF DISCLOSURE	25 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.

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( PRAPHAN ANUPONGGONGARCH )  
CHIEF EXECUTIVE OFFICER AND PRESIDENT

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( PITTIMART SANGUANSOOK )  
EXECUTIVE VICE PRESIDENT