

**ANZ BANK (THAI) PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	705	Deposits	8,006,875
Interbank and money market items, net	3,718,904	Interbank and money market items, net	2,407,002
Claims on securities	-	Liabilities payable on demand	6,560
Derivatives assets	2,924,996	Liabilities to deliver securities	-
Investments - net	9,754,358	Financial liabilities designated at fair value through profit o	-
(with obligations Thousand Baht 0)		Derivatives liabilities	2,727,023
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	18,137,246	Bank's liabilities under acceptances	-
Accrued interest receivables	82,345	Other liabilities	2,433,021
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>15,580,481</b>
Properites foreclosed, net	-		
Premises and equipment, net	36,708	<b>Shareholders' equity</b>	
Other assets, net	1,077,974	Equity portion <sup>1/</sup>	20,000,000
		Other reserves	31,893
		Retained Earnings	120,862
		<b>Total Shareholders' equity</b>	<b>20,152,755</b>
<b>Total Assets</b>	<b>35,733,236</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>35,733,236</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2019 (Quarterly)	-
(0.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	198,084
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	198,084
Loans to related parties	19,140
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	20,282,996
(Capital adequacy ratio = 75.42 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	20,282,996
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 75.42 percents)	
Changes in assets and liabilities this quarter as of 31 January 2020 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,957,728
Avals to bills and guarantees of loans	1,130,780
Liabilities under unmatured import bills	-
Letters of credit	34,830
Other contingencies	3,792,118

<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

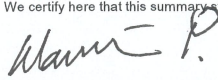
<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2019 (Quarterly)

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

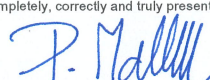
**Channel of capital maintenance information disclosure**

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Location of disclosure <a href="https://institutional.anz.com/markets/thailand/en/financial-reports/">https://institutional.anz.com/markets/thailand/en/financial-reports/</a>	Location of disclosure . . . . .
Date of disclosure 30 January 2020	Date of disclosure . . . . .
Information as of 30 September 2019	Information as of . . . . .

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



(Mrs. Warin Paaopanchon)  
Position Chief Financial Officer



(Ms. Panadda Manoleehakul)  
Position President and Chief Executive Officer