



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	38,344,601	Deposits	2,122,012,831
Interbank and money market items, net	416,119,875	Interbank and money market items, net	116,337,634
Claims on securities	-	Liabilities payable on demand	20,289,035
Derivatives assets	44,147,700	Liabilities to deliver securities	-
Investments - net	181,022,237	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 34,892,004)		Derivatives liabilities	39,065,713
Investments in subsidiaries and associates, net	18,502,748	Debts issued and Borrowings	91,495,041
Loans to customers, net	1,989,835,822	Bank's liabilities under acceptances	-
Accrued interest receivables	3,495,112	Other liabilities	51,812,872
Customers' liabilities under acceptances	-	Total Liabilities	2,441,013,126
Properties foreclosed, net	12,421,675	Shareholders' equity	
Premises and equipment, net	41,915,356	Equity portion ^{1/}	45,116,113
Other assets, net	31,442,954	Other reserves	17,500,335
		Retained Earnings	273,618,506
		Total Shareholders' equity	336,234,954
Total Assets	2,777,248,080	Total Liabilities and Shareholders' equity	2,777,248,080

	Thousand Baht
Non-Performing Loans 2/ (net) as of 30 September 2018 (Quarterly)	36,779,958
(1.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	60,367,619
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	98,938,544
Loans to related parties	12,638,232
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	351,586,808
(Capital adequacy ratio = 17.08 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	351,586,808
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.08 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	22,431,994
Liabilities under unmatured import bills	7,743,813
Letters of credit	41,924,932
Other contingencies	416,215,379

^{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 2018 (Quarterly) 68,756,288
(2.78 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	"http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar"	Location of disclosure	"http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar"
Date of disclosure	30 April 2018	Date of disclosure	30 April 2018
Information as of	31 December 2017	Information as of	31 December 2017

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

(Mr. Arak Sutivong)
Chief Financial Officer

(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer