



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	46,443,366	Deposits	2,156,936,066
Interbank and money market items, net	362,033,032	Interbank and money market items, net	145,599,164
Claims on securities	-	Liabilities payable on demand	13,942,883
Derivatives assets	41,533,759	Liabilities to deliver securities	-
Investments - net	272,994,919	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 69,434,980)		Derivatives liabilities	36,798,917
Investments in subsidiaries and associates, net	18,988,748	Debts issued and Borrowings	106,065,393
Loans to customers, net	2,022,277,482	Bank's liabilities under acceptances	-
Accrued interest receivables	3,028,442	Other liabilities	59,598,740
Customers' liabilities under acceptances	-	Total Liabilities	2,518,941,163
Properties foreclosed, net	13,445,838	Shareholders' equity	
Premises and equipment, net	41,707,339	Equity portion ^{1/}	45,116,113
Other assets, net	37,674,117	Other reserves	16,535,797
		Retained Earnings	279,533,969
Total Assets	2,860,127,042	Total Shareholders' equity	341,185,879
		Total Liabilities and Shareholders' equity	2,860,127,042

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2018 (Quarterly)	35,405,730
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	62,525,393
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	102,761,791
Loans to related parties	13,287,465
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	348,135,564
(Capital adequacy ratio = 16.65 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	348,135,564
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.65 percents)	
Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 36	3,210
Contingent liabilities	
Avals to bills and guarantees of loans	22,165,506
Liabilities under unmatured import bills	11,129,125
Letters of credit	46,665,712
Other contingencies	450,882,838

^{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 31 December 2018 (Quarterly) 69,383,165
(2.84 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	" https://www.scb.co.th/en/investor-relations/financial-information.html "	Location of disclosure	" https://www.scb.co.th/en/investor-relations/financial-information.html "
Date of disclosure	31 October 2018	Date of disclosure	31 October 2018
Information as of	30 June 2018	Information as of	30 June 2018

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