



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,111,709	Deposits	2,124,604,195
Interbank and money market items, net	339,765,205	Interbank and money market items, net	117,739,865
Claims on securities	-	Liabilities payable on demand	13,465,560
Derivatives assets	39,860,704	Liabilities to deliver securities	-
Investments - net	255,809,855	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 37,126,017 )		Derivatives liabilities	34,379,958
Investments in subsidiaries and associates, net	18,988,748	Debts issued and Borrowings	97,002,583
Loans to customers, net	1,991,893,366	Bank's liabilities under acceptances	-
Accrued interest receivables	4,156,167	Other liabilities	55,055,786
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,442,247,947</b>
Properties foreclosed, net	12,504,602	<b>Shareholders' equity</b>	
Premises and equipment, net	41,926,912	Equity portion <sup>1/</sup>	45,116,112
Other assets, net	38,130,136	Other reserves	16,700,159
		Retained Earnings	279,083,186
<b>Total Assets</b>	<b>2,783,147,404</b>	<b>Total Shareholders' equity</b>	<b>340,899,457</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,783,147,404</b>

	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	12,361,305
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	350,161,142
(Capital adequacy ratio = 16.90 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	350,161,142
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.90 percents)	
Changes in assets and liabilities this quarter as of 30 November 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	21,594,818
Liabilities under unmatured import bills	9,430,190
Letters of credit	49,240,096
Other contingencies	422,124,665

<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

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  
(under the Notification of the Bank of Thailand)  
Re: Public disclosure of Capital Maintenance for Commercial Banks

Location of disclosure ["https://www.scb.co.th/en/investor-relations/financial-information.html"](https://www.scb.co.th/en/investor-relations/financial-information.html)

Date of disclosure 31 October 2018  
Information as of 30 June 2018

For Financial Group  
(under the Notification of the Bank of Thailand)  
Re: Consolidated Supervision)

Location of disclosure ["https://www.scb.co.th/en/investor-relations/financial-information.html"](https://www.scb.co.th/en/investor-relations/financial-information.html)

Date of disclosure 31 October 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