



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,009,851	Deposits	2,158,599,541
Interbank and money market items, net	435,926,363	Interbank and money market items, net	124,608,921
Claims on securities	-	Liabilities payable on demand	11,627,335
Derivatives assets	45,215,869	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 25,288,094)	194,222,835	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	18,502,748	Derivatives liabilities	39,000,164
Loans to customers, net	1,990,520,105	Debts issued and Borrowings	92,818,415
Accrued interest receivables	4,149,465	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	51,757,910
Properties foreclosed, net	12,438,189	Total Liabilities	2,478,412,286
Premises and equipment, net	41,816,876	Shareholders' equity	
Other assets, net	38,014,500	Equity portion ^{1/}	45,116,112
		Other reserves	16,804,673
		Retained Earnings	276,483,730
		Total Shareholders' equity	338,404,515
Total Assets	2,816,816,801	Total Liabilities and Shareholders' equity	2,816,816,801

	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	12,351,830
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 16.85 percents)	350,864,222
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.85 percents)	350,864,222
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 36	3,210
Contingent liabilities	
Avals to bills and guarantees of loans	22,564,324
Liabilities under unmatured import bills	11,298,877
Letters of credit	52,347,554
Other contingencies	433,363,990

^{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	" https://www.scb.co.th/th/investor-relations/financial-information.html "	Location of disclosure	" https://www.scb.co.th/th/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