



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,929,031	Deposits	2,191,395,010
Interbank and money market items, net	360,587,600	Interbank and money market items, net	112,804,210
Claims on securities	-	Liabilities payable on demand	11,980,561
Derivatives assets	71,265,861	Liabilities to deliver securities	-
Investments - net	267,473,709	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 22,103,321 )		Derivatives liabilities	68,156,669
Investments in subsidiaries and associates, net	6,419,157	Debts issued and Borrowings	109,724,017
Loans to customers, net	2,054,761,385	Bank's liabilities under acceptances	-
Accrued interest receivables	4,300,879	Other liabilities	69,780,327
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,563,840,794</b>
Properties foreclosed, net	16,352,954	<b>Shareholders' equity</b>	
Premises and equipment, net	40,156,438	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	52,575,846	Other reserves	17,430,517
		Retained Earnings	285,435,436
		<b>Total Shareholders' equity</b>	<b>347,982,066</b>
<b>Total Assets</b>	<b>2,911,822,860</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,911,822,860</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 June 2019 (Quarterly)	33,514,280
(1.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	63,445,949
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	104,792,083
Loans to related parties	11,954,885
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	359,250,172
(Capital adequacy ratio = 16.94 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	359,250,172
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.94 percents)	
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 71	950
Contingent liabilities	
Avals to bills and guarantees of loans	15,293,956
Liabilities under unmatured import bills	11,712,515
Letters of credit	31,662,450
Other contingencies	417,593,338

<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 30 June 2019 (Quarterly) 67,894,826  
(2.73 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)	For Financial Group (under the Notification of the Bank of Thailand)
Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank	Re: Disclosure Requirement on Capital Adequacy for a Financial Group)
Location of disclosure <a href="https://www.scb.co.th/en/investor-relations/financial-information.html">"https://www.scb.co.th/en/investor-relations/financial-information.html"</a>	Location of disclosure <a href="https://www.scb.co.th/en/investor-relations/financial-information.html">"https://www.scb.co.th/en/investor-relations/financial-information.html"</a>
Date of disclosure 30 April 2019	Date of disclosure 30 April 2019
Information as of 31 December 2018	Information as of 31 December 2018

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

(Mr. Jens Lottner)  
Chief Financial Officer

(Mr. Arthid Nanthawithaya)  
CEO & Chairman of Executive Committee