



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,664,798	Deposits	2,185,495,398
Interbank and money market items, net	297,343,219	Interbank and money market items, net	103,505,133
Claims on securities	-	Liabilities payable on demand	15,033,243
Derivatives assets	62,319,116	Liabilities to deliver securities	-
Investments - net	311,987,418	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 29,740,888 )		Derivatives liabilities	59,256,712
Investments in subsidiaries and associates, net	6,419,157	Debts issued and Borrowings	115,929,729
Loans to customers, net	2,051,361,442	Bank's liabilities under acceptances	-
Accrued interest receivables	3,735,793	Other liabilities	54,292,697
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,533,512,912</b>
Properties foreclosed, net	15,791,366	<b>Shareholders' equity</b>	
Premises and equipment, net	40,210,736	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	57,713,631	Other reserves	17,085,173
		Retained Earnings	286,832,478
<b>Total Assets</b>	<b>2,882,546,676</b>	<b>Total Shareholders' equity</b>	<b>349,033,764</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,882,546,676</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	12,109,637
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	346,459,526
(Capital adequacy ratio = 16.39 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,459,526
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.39 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	16,518,147
Liabilities under unmatured import bills	10,943,349
Letters of credit	29,590,928
Other contingencies	434,565,988
<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	For Financial Group
(under the Notification of the Bank of Thailand)	(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