



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,329,900	Deposits	2,188,099,477
Interbank and money market items, net	363,260,440	Interbank and money market items, net	121,720,938
Claims on securities	-	Liabilities payable on demand	16,387,460
Derivatives assets	62,406,482	Liabilities to deliver securities	-
Investments - net	286,206,929	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 47,496,665)		Derivatives liabilities	58,604,000
Investments in subsidiaries and associates, net	6,488,576	Debts issued and Borrowings	120,395,612
Loans to customers, net	2,049,003,820	Bank's liabilities under acceptances	-
Accrued interest receivables	3,036,943	Other liabilities	63,628,691
Customers' liabilities under acceptances	-	Total Liabilities	2,568,836,178
Properties foreclosed, net	15,548,309	Shareholders' equity	
Premises and equipment, net	40,388,351	Equity portion ^{1/}	45,116,113
Other assets, net	51,163,892	Other reserves	16,958,488
		Retained Earnings	283,922,863
		Total Shareholders' equity	345,997,464
Total Assets	2,914,833,642	Total Liabilities and Shareholders' equity	2,914,833,642

	Thousand Baht
Non-Performing Loans ^{2/} (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	12,148,996
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	346,294,301
(Capital adequacy ratio = 16.43 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,294,301
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.43 percents)	
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 60, 71	4,058
Contingent liabilities	
Avals to bills and guarantees of loans	17,279,398
Liabilities under unmatured import bills	15,180,603
Letters of credit	35,815,663
Other contingencies	432,860,655
^{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 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 "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 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