



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,984,959	Deposits	2,219,323,516
Interbank and money market items, net	437,307,887	Interbank and money market items, net	121,120,022
Claims on securities	-	Liabilities payable on demand	11,773,397
Derivatives assets	67,906,853	Liabilities to deliver securities	-
Investments - net	362,667,664	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,210,286)		Derivatives liabilities	66,073,962
Investments in subsidiaries and associates, net	6,627,117	Debts issued and Borrowings	89,810,288
Loans to customers, net	1,988,596,681	Bank's liabilities under acceptances	-
Accrued interest receivables	4,453,369	Other liabilities	98,539,602
Customers' liabilities under acceptances	-	Total Liabilities	2,606,640,787
Properties foreclosed, net	16,241,362	Shareholders' equity	
Premises and equipment, net	39,788,983	Equity portion ^{1/}	45,116,113
Other assets, net	43,394,411	Other reserves	16,574,457
		Retained Earnings	336,637,929
		Total Shareholders' equity	398,328,499
Total Assets	3,004,969,286	Total Liabilities and Shareholders' equity	3,004,969,286

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2019 (Quarterly)	37,042,134
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	67,571,965
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	110,532,859
Loans to related parties	21,561,815
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	341,107,297
(Capital adequacy ratio = 16.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	341,107,297
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.51 percents)	
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	14,753,931
Liabilities under unmatured import bills	9,274,475
Letters of credit	29,798,318
Other contingencies	447,188,056
^{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 2019 (Quarterly)	76,216,580
(2.97 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	" 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	31 October 2019	Date of disclosure	31 October 2019
Information as of	30 June 2019	Information as of	30 June 2019

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