



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	38,439,234	Deposits	2,198,120,340
Interbank and money market items, net	445,155,788	Interbank and money market items, net	114,957,645
Claims on securities	-	Liabilities payable on demand	13,732,045
Derivatives assets	68,393,628	Liabilities to deliver securities	-
Investments - net	300,513,751	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 29,672,578)		Derivatives liabilities	65,319,627
Investments in subsidiaries and associates, net	6,519,117	Debts issued and Borrowings	89,708,288
Loans to customers, net	2,010,176,043	Bank's liabilities under acceptances	-
Accrued interest receivables	4,268,211	Other liabilities	95,753,914
Customers' liabilities under acceptances	-	Total Liabilities	2,577,591,859
Properties foreclosed, net	16,296,038	Shareholders' equity	
Premises and equipment, net	39,826,194	Equity portion ^{1/}	45,116,113
Other assets, net	42,824,748	Other reserves	16,619,895
		Retained Earnings	333,084,885
		Total Shareholders' equity	394,820,893
Total Assets	2,972,412,752	Total Liabilities and Shareholders' equity	2,972,412,752

	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	36,318,828
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	341,089,923
(Capital adequacy ratio = 16.47 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	341,089,923
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.47 percents)	
Changes in assets and liabilities this quarter as of 31 October 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	15,048,194
Liabilities under unmatured import bills	10,490,078
Letters of credit	27,305,566
Other contingencies	418,693,794
^{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