



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,067,754	Deposits	2,191,595,811
Interbank and money market items, net	449,617,678	Interbank and money market items, net	120,780,710
Claims on securities	-	Liabilities payable on demand	13,320,214
Derivatives assets	67,288,229	Liabilities to deliver securities	-
Investments - net	269,839,213	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 39,671,577 )		Derivatives liabilities	64,290,188
Investments in subsidiaries and associates, net	6,419,157	Debts issued and Borrowings	90,482,165
Loans to customers, net	2,034,986,745	Bank's liabilities under acceptances	-
Accrued interest receivables	3,400,995	Other liabilities	98,061,242
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,578,530,330</b>
Properties foreclosed, net	16,302,499	<b>Shareholders' equity</b>	
Premises and equipment, net	39,991,359	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	42,983,882	Other reserves	16,889,927
		Retained Earnings	330,361,141
<b>Total Assets</b>	<b>2,970,897,511</b>	<b>Total Shareholders' equity</b>	<b>392,367,181</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,970,897,511</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (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	65,997,203
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	342,593,049
(Capital adequacy ratio = 16.38 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	342,593,049
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.38 percents)	
Changes in assets and liabilities this quarter as of 30 September 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	15,302,535
Liabilities under unmatured import bills	9,785,931
Letters of credit	28,254,840
Other contingencies	438,217,568
<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 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 <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