



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,104,806	Deposits	2,126,127,432
Interbank and money market items, net	300,121,926	Interbank and money market items, net	128,919,795
Claims on securities	-	Liabilities payable on demand	14,280,816
Derivatives assets	42,035,330	Liabilities to deliver securities	-
Investments - net	314,852,708	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 45,219,489)		Derivatives liabilities	37,387,787
Investments in subsidiaries and associates, net	19,028,788	Debts issued and Borrowings	110,368,080
Loans to customers, net	2,012,948,750	Bank's liabilities under acceptances	-
Accrued interest receivables	4,363,970	Other liabilities	69,013,503
Customers' liabilities under acceptances	-	Total Liabilities	2,486,097,413
Properties foreclosed, net	15,010,393	Shareholders' equity	
Premises and equipment, net	40,709,420	Equity portion ^{1/}	45,116,113
Other assets, net	37,055,095	Other reserves	16,663,983
		Retained Earnings	277,353,677
		Total Shareholders' equity	339,133,773
Total Assets	2,825,231,186	Total Liabilities and Shareholders' equity	2,825,231,186

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2019 (Quarterly)	33,550,259
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	61,568,001
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	103,157,060
Loans to related parties	13,034,341
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	346,011,949
(Capital adequacy ratio = 16.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,011,949
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.63 percents)	
Changes in assets and liabilities this quarter as of 30 April 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	17,677,471
Liabilities under unmatured import bills	10,376,581
Letters of credit	45,959,913
Other contingencies	444,702,461
^{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 31 March 2019 (Quarterly)	66,913,652
(2.76 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	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