



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,715,536	Deposits	2,098,995,169
Interbank and money market items, net	289,602,560	Interbank and money market items, net	125,962,477
Claims on securities	-	Liabilities payable on demand	12,933,034
Derivatives assets	49,377,112	Liabilities to deliver securities	-
Investments - net	329,182,309	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 47,333,020)		Derivatives liabilities	43,683,026
Investments in subsidiaries and associates, net	18,988,748	Debts issued and Borrowings	133,538,589
Loans to customers, net	2,002,565,382	Bank's liabilities under acceptances	-
Accrued interest receivables	3,716,956	Other liabilities	60,174,770
Customers' liabilities under acceptances	-	Total Liabilities	2,475,287,065
Properties foreclosed, net	14,214,623	Shareholders' equity	
Premises and equipment, net	41,243,425	Equity portion ^{1/}	45,116,113
Other assets, net	33,442,156	Other reserves	16,818,448
		Retained Earnings	284,827,181
Total Assets	2,822,048,807	Total Shareholders' equity	346,761,742
		Total Liabilities and Shareholders' equity	2,822,048,807

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2018 (Quarterly)	35,405,730
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	62,525,393
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	102,761,791
Loans to related parties	13,194,017
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	346,568,502
(Capital adequacy ratio = 16.70 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,568,502
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.70 percents)	
Changes in assets and liabilities this quarter as of 28 February 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	18,287,825
Liabilities under unmatured import bills	9,629,181
Letters of credit	44,849,877
Other contingencies	439,469,753
^{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 December 2018 (Quarterly)	69,383,165
(2.84 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 2018	Date of disclosure	31 October 2018
Information as of	30 June 2018	Information as of	30 June 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)
Chief Executive Officer