



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	42,998,974	Deposits	2,155,250,361
Interbank and money market items, net	329,819,004	Interbank and money market items, net	111,578,588
Claims on securities	-	Liabilities payable on demand	11,761,119
Derivatives assets	57,072,651	Liabilities to deliver securities	-
Investments - net	298,630,738	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,969,533)		Derivatives liabilities	51,937,944
Investments in subsidiaries and associates, net	18,988,748	Debts issued and Borrowings	110,197,648
Loans to customers, net	1,998,390,071	Bank's liabilities under acceptances	-
Accrued interest receivables	3,647,289	Other liabilities	55,666,733
Customers' liabilities under acceptances	-	Total Liabilities	2,496,392,393
Properties foreclosed, net	13,958,292	Shareholders' equity	
Premises and equipment, net	41,469,241	Equity portion ^{1/}	45,116,113
Other assets, net	36,077,868	Other reserves	17,121,252
		Retained Earnings	282,423,118
		Total Shareholders' equity	344,660,483
Total Assets	2,841,052,876	Total Liabilities and Shareholders' equity	2,841,052,876

	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	13,227,203
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	346,732,898
(Capital adequacy ratio = 16.70 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,732,898
(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 31 January 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	21,462,866
Liabilities under unmatured import bills	8,024,638
Letters of credit	43,654,937
Other contingencies	440,411,468
^{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: Public disclosure of Capital Maintenance for Commercial Banks		Re: Consolidated Supervision)	
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