



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,088,621	Deposits	2,114,087,303
Interbank and money market items, net	338,045,248	Interbank and money market items, net	157,201,625
Claims on securities	-	Liabilities payable on demand	17,248,081
Derivatives assets	46,713,570	Liabilities to deliver securities	-
Investments - net	319,279,000	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 73,908,161)		Derivatives liabilities	41,190,067
Investments in subsidiaries and associates, net	18,988,748	Debts issued and Borrowings	131,831,120
Loans to customers, net	2,007,570,428	Bank's liabilities under acceptances	-
Accrued interest receivables	3,737,266	Other liabilities	56,327,446
Customers' liabilities under acceptances	-	Total Liabilities	2,517,885,642
Properties foreclosed, net	14,455,012	Shareholders' equity	
Premises and equipment, net	41,239,143	Equity portion ^{1/}	45,116,113
Other assets, net	37,838,260	Other reserves	16,775,708
		Retained Earnings	287,177,833
		Total Shareholders' equity	349,069,654
Total Assets	2,866,955,296	Total Liabilities and Shareholders' equity	2,866,955,296

	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	13,155,687
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	346,226,722
(Capital adequacy ratio = 16.70 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	346,226,722
(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 March 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	17,816,963
Liabilities under unmatured import bills	10,399,965
Letters of credit	42,826,144
Other contingencies	466,787,434
^{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	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)
CEO & Chairman of Executive Committee