



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,419,784	Deposits	2,134,528,370
Interbank and money market items, net	252,375,724	Interbank and money market items, net	129,120,505
Claims on securities	-	Liabilities payable on demand	12,753,947
Derivatives assets	45,713,731	Liabilities to deliver securities	-
Investments - net	338,583,015	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 59,046,298 )		Derivatives liabilities	42,065,048
Investments in subsidiaries and associates, net	19,028,788	Debts issued and Borrowings	119,711,348
Loans to customers, net	2,047,000,528	Bank's liabilities under acceptances	-
Accrued interest receivables	4,020,158	Other liabilities	59,813,527
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,497,992,745</b>
Properties foreclosed, net	15,104,057	<b>Shareholders' equity</b>	
Premises and equipment, net	40,590,400	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	37,421,537	Other reserves	16,475,717
		Retained Earnings	280,673,147
<b>Total Assets</b>	<b>2,840,257,722</b>	<b>Total Shareholders' equity</b>	<b>342,264,977</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,840,257,722</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (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	12,392,975
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	345,923,936
(Capital adequacy ratio = 16.48 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	345,923,936
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.48 percents)	
Changes in assets and liabilities this quarter as of 31 May 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 60, 71	4,058
Contingent liabilities	
Avals to bills and guarantees of loans	17,375,458
Liabilities under unmatured import bills	12,694,365
Letters of credit	45,174,395
Other contingencies	460,255,047
<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 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 <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