



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2019



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	47,450,329	Deposits	2,156,488,855
Interbank and money market items, net	427,250,921	Interbank and money market items, net	145,870,962
Claims on securities	-	Liabilities payable on demand	11,794,548
Derivatives assets	63,283,308	Liabilities to deliver securities	-
Investments - net	310,504,994	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 58,872,175 )		Derivatives liabilities	61,987,555
Investments in subsidiaries and associates, net	6,727,117	Debts issued and Borrowings	76,355,562
Loans to customers, net	1,995,248,323	Bank's liabilities under acceptances	-
Accrued interest receivables	2,920,413	Other liabilities	102,005,397
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,554,502,879</b>
Properties foreclosed, net	16,393,154	<b>Shareholders' equity</b>	
Premises and equipment, net	39,910,623	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	42,757,870	Other reserves	16,135,730
		Retained Earnings	336,692,330
		<b>Total Shareholders' equity</b>	<b>397,944,173</b>
<b>Total Assets</b>	<b>2,952,447,052</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,952,447,052</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of As of 31 December 2019 (Quarterly)	42,497,900
(1.73 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of As of 31 December 2019 (Quarterly)	69,797,153
Actual provisioning for loan loss, as of As of 31 December 2019 (Quarterly)	113,784,390
Loans to related parties	32,207,675
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	339,744,158
(Capital adequacy ratio = 16.49 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	339,744,158
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.49 percents)	
Changes in assets and liabilities this quarter as of As of 31 December 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	13,493,368
Liabilities under unmatured import bills	11,987,319
Letters of credit	27,138,402
Other contingencies	455,857,694

<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 As of 31 December 2019 (Quarterly) 84,349,435  
(3.38 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	31 October 2019	Date of disclosure	31 October 2019
Information as of	30 June 2019	Information as of	30 June 2019

**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