



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,828,520	Deposits	2,003,531,404
Interbank and money market items, net	304,091,491	Interbank and money market items, net	133,538,554
Claims on securities	-	Liabilities payable on demand	14,319,333
Derivatives assets	45,017,861	Liabilities to deliver securities	-
Investments - net	327,663,895	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,988,985)		Derivatives liabilities	40,965,910
Investments in subsidiaries and associates, net	16,743,514	Debts issued and Borrowings	98,142,729
Loans to customers, net	1,856,792,352	Bank's liabilities under acceptances	120,463
Accrued interest receivables	4,219,115	Other liabilities	66,350,503
Customers' liabilities under acceptances	120,463	Total Liabilities	2,356,968,896
Properties foreclosed, net	11,199,256	Shareholders' equity	
Premises and equipment, net	39,517,068	Equity portion ^{1/}	45,116,112
Other assets, net	26,649,671	Other reserves	18,547,410
		Retained Earnings	246,210,788
Total Assets	2,666,843,206	Total Shareholders' equity	309,874,310
		Total Liabilities and Shareholders' equity	2,666,843,206

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2017 (Quarterly)	30,599,736
(1.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2017 (Quarterly)	54,647,566
Actual provisioning for loan loss, as of 31 March 2017 (Quarterly)	79,001,360
Loans to related parties	7,465,610
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	328,130,491
(Capital adequacy ratio = 16.97 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	327,245,410
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.93 percents)	
Changes in assets and liabilities this quarter as of 30 April 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	29,858,488
Liabilities under unmatured import bills	9,352,893
Letters of credit	28,420,330
Other contingencies	402,724,942
^{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 2017 (Quarterly)	58,600,346
(2.68 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

	For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure	" http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar "	" http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar "
Date of disclosure	28 April 2017	28 April 2017
Information as of	31 December 2016	31 December 2016

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mrs. Kittiya Todhanakasem)
Chief Financial Officer

(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer