



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,265,406	Deposits	2,009,021,829
Interbank and money market items, net	319,597,458	Interbank and money market items, net	146,564,572
Claims on securities	-	Liabilities payable on demand	12,911,181
Derivatives assets	49,010,227	Liabilities to deliver securities	-
Investments - net	302,259,674	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 67,199,746)		Derivatives liabilities	44,951,434
Investments in subsidiaries and associates, net	17,431,826	Debts issued and Borrowings	95,556,992
Loans to customers, net	1,883,493,941	Bank's liabilities under acceptances	17,163
Accrued interest receivables	3,755,501	Other liabilities	58,150,644
Customers' liabilities under acceptances	17,163	Total Liabilities	2,367,173,815
Properties foreclosed, net	11,221,772	Shareholders' equity	
Premises and equipment, net	39,981,409	Equity portion ^{1/}	45,116,113
Other assets, net	27,139,524	Other reserves	18,696,552
		Retained Earnings	255,187,421
		Total Shareholders' equity	319,000,086
Total Assets	2,686,173,901	Total Liabilities and Shareholders' equity	2,686,173,901

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2017 (Quarterly)	29,430,463
(1.31 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2017 (Quarterly)	57,927,692
Actual provisioning for loan loss, as of 30 June 2017 (Quarterly)	81,099,460
Loans to related parties	8,138,865
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	343,711,587
(Capital adequacy ratio = 17.62 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	343,035,796
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.58 percents)	
Changes in assets and liabilities this quarter as of 31 August 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	23,947,027
Liabilities under unmatured import bills	8,779,653
Letters of credit	29,076,816
Other contingencies	426,801,434
^{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 30 June 2017 (Quarterly)	60,102,258
(2.63 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