



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,591,037	Deposits	2,087,890,289
Interbank and money market items, net	303,476,880	Interbank and money market items, net	110,911,960
Claims on securities	-	Liabilities payable on demand	23,670,230
Derivatives assets	46,035,173	Liabilities to deliver securities	-
Investments - net	299,032,913	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,334,603)		Derivatives liabilities	44,620,824
Investments in subsidiaries and associates, net	18,016,700	Debts issued and Borrowings	75,379,761
Loans to customers, net	1,931,839,008	Bank's liabilities under acceptances	-
Accrued interest receivables	2,963,859	Other liabilities	54,191,400
Customers' liabilities under acceptances	-	Total Liabilities	2,396,664,464
Properties foreclosed, net	11,280,102	Shareholders' equity	
Premises and equipment, net	42,890,983	Equity portion ^{1/}	45,116,113
Other assets, net	29,505,345	Other reserves	18,654,960
		Retained Earnings	265,196,463
Total Assets	2,725,632,000	Total Shareholders' equity	328,967,536
		Total Liabilities and Shareholders' equity	2,725,632,000

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2017 (Quarterly)	35,288,957
(1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	57,271,820
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	89,456,898
Loans to related parties	9,031,095
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	341,731,894
(Capital adequacy ratio = 17.22 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	341,028,883
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.19 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	17,951,893
Liabilities under unmatured import bills	6,793,840
Letters of credit	21,778,939
Other contingencies	380,817,466

^{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 December 2017 (Quarterly) 64,537,447
(2.81 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: Public disclosure of Capital Maintenance for Commercial Banks		Re: Consolidated Supervision)	
Location of disclosure	" http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar "	Location of disclosure	" http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar "
Date of disclosure	30 October 2017	Date of disclosure	30 October 2017
Information as of	30 June 2017	Information as of	30 June 2017

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