



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,471,201	Deposits	2,012,844,735
Interbank and money market items, net	377,561,392	Interbank and money market items, net	155,566,531
Claims on securities	-	Liabilities payable on demand	16,074,918
Derivatives assets	46,171,698	Liabilities to deliver securities	-
Investments - net	279,605,855	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 56,254,092)		Derivatives liabilities	42,734,125
Investments in subsidiaries and associates, net	16,741,514	Debts issued and Borrowings	98,651,469
Loans to customers, net	1,853,340,598	Bank's liabilities under acceptances	30,595
Accrued interest receivables	3,873,788	Other liabilities	50,373,613
Customers' liabilities under acceptances	30,595	Total Liabilities	2,376,275,986
Properties foreclosed, net	11,274,268	Shareholders' equity	
Premises and equipment, net	39,513,846	Equity portion ^{1/}	45,116,112
Other assets, net	32,273,818	Other reserves	18,393,669
		Retained Earnings	252,072,806
		Total Shareholders' equity	315,582,587
Total Assets	2,691,858,573	Total Liabilities and Shareholders' equity	2,691,858,573

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2016 (Quarterly)	28,949,246
(1.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	54,098,520
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	76,815,229
Loans to related parties	2,776,484
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	320,218,219
(Capital adequacy ratio = 16.61 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	318,793,365
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.53 percents)	
Changes in assets and liabilities this quarter as of 28 February 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	27,888,108
Liabilities under unmatured import bills	9,558,966
Letters of credit	27,853,806
Other contingencies	404,755,038

^{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 2016 (Quarterly) 56,544,109
(2.65 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	28 October 2016	Date of disclosure	28 October 2016
Information as of	30 June 2016	Information as of	30 June 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