



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,015,796	Deposits	1,955,025,719
Interbank and money market items, net	312,756,983	Interbank and money market items, net	131,408,915
Claims on securities	-	Liabilities payable on demand	11,781,196
Derivatives assets	47,782,098	Liabilities to deliver securities	-
Investments - net	289,673,795	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 48,889,995)		Derivatives liabilities	43,841,510
Investments in subsidiaries and associates, net	16,741,514	Debts issued and Borrowings	119,508,007
Loans to customers, net	1,834,586,072	Bank's liabilities under acceptances	30,540
Accrued interest receivables	3,932,368	Other liabilities	44,163,891
Customers' liabilities under acceptances	30,540	Total Liabilities	2,305,759,778
Properties foreclosed, net	11,359,407	Shareholders' equity	
Premises and equipment, net	39,504,146	Equity portion ^{1/}	45,116,112
Other assets, net	28,085,114	Other reserves	18,413,765
		Retained Earnings	249,178,178
Total Assets	2,618,467,833	Total Shareholders' equity	312,708,055
		Total Liabilities and Shareholders' equity	2,618,467,833

	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	2,354,537
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	330,069,877
(Capital adequacy ratio = 17.28 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	328,780,483
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.21 percents)	
Changes in assets and liabilities this quarter as of 31 January 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	28,144,223
Liabilities under unmatured import bills	9,938,842
Letters of credit	26,415,787
Other contingencies	401,123,634
^{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