



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,347,672	Deposits	2,014,681,681
Interbank and money market items, net	314,925,372	Interbank and money market items, net	153,798,651
Claims on securities	-	Liabilities payable on demand	17,359,407
Derivatives assets	50,099,267	Liabilities to deliver securities	-
Investments - net	322,799,349	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 68,613,437)		Derivatives liabilities	46,206,576
Investments in subsidiaries and associates, net	17,431,826	Debts issued and Borrowings	96,026,876
Loans to customers, net	1,875,315,917	Bank's liabilities under acceptances	22,401
Accrued interest receivables	3,611,730	Other liabilities	50,323,990
Customers' liabilities under acceptances	22,401	Total Liabilities	2,378,419,582
Properties foreclosed, net	11,296,418	Shareholders' equity	
Premises and equipment, net	39,720,586	Equity portion ^{1/}	45,116,113
Other assets, net	28,275,998	Other reserves	18,687,246
		Retained Earnings	256,623,595
Total Assets	2,698,846,536	Total Shareholders' equity	320,426,954
		Total Liabilities and Shareholders' equity	2,698,846,536

	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	11,022,185
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	327,681,575
(Capital adequacy ratio = 16.83 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	326,785,372
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.78 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	26,361,131
Liabilities under unmatured import bills	8,308,256
Letters of credit	26,086,486
Other contingencies	422,008,508

^{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