



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,523,346	Deposits	2,020,212,943
Interbank and money market items, net	274,314,945	Interbank and money market items, net	123,885,821
Claims on securities	-	Liabilities payable on demand	15,861,776
Derivatives assets	47,227,065	Liabilities to deliver securities	-
Investments - net	355,279,691	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 35,509,139)		Derivatives liabilities	43,316,208
Investments in subsidiaries and associates, net	16,741,514	Debts issued and Borrowings	97,744,661
Loans to customers, net	1,861,130,237	Bank's liabilities under acceptances	66,647
Accrued interest receivables	3,292,596	Other liabilities	48,727,346
Customers' liabilities under acceptances	66,647	Total Liabilities	2,349,815,402
Properties foreclosed, net	11,246,580	Shareholders' equity	
Premises and equipment, net	39,599,486	Equity portion ^{1/}	45,116,113
Other assets, net	24,676,639	Other reserves	18,466,936
		Retained Earnings	255,700,295
		Total Shareholders' equity	319,283,344
Total Assets	2,669,098,746	Total Liabilities and Shareholders' equity	2,669,098,746

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2017 (Quarterly)	30,599,736
(1.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2017 (Quarterly)	54,647,566
Actual provisioning for loan loss, as of 31 March 2017 (Quarterly)	79,001,360
Loans to related parties	3,394,313
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	320,350,333
(Capital adequacy ratio = 16.52 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	318,927,296
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.45 percents)	
Changes in assets and liabilities this quarter as of 31 March 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	29,890,637
Liabilities under unmatured import bills	9,186,084
Letters of credit	26,738,348
Other contingencies	380,433,485

^{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 March 2017 (Quarterly) 58,600,346
(2.68 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