



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,107,807	Deposits	2,024,040,910
Interbank and money market items, net	321,148,073	Interbank and money market items, net	119,338,561
Claims on securities	-	Liabilities payable on demand	14,376,838
Derivatives assets	46,530,621	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 29,865,739)	298,437,527	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	17,570,326	Derivatives liabilities	42,104,117
Loans to customers, net	1,870,751,197	Debts issued and Borrowings	97,064,165
Accrued interest receivables	3,573,117	Bank's liabilities under acceptances	31,496
Customers' liabilities under acceptances	31,496	Other liabilities	55,009,750
Properties foreclosed, net	11,322,106	Total Liabilities	2,351,965,837
Premises and equipment, net	39,507,246	Shareholders' equity	
Other assets, net	25,630,793	Equity portion ^{1/}	45,116,112
		Other reserves	18,421,254
		Retained Earnings	250,107,106
		Total Shareholders' equity	313,644,472
Total Assets	2,665,610,309	Total Liabilities and Shareholders' equity	2,665,610,309

	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	13,438,150
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 16.80 percents)	327,752,681
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.75 percents)	326,857,455
Changes in assets and liabilities this quarter as of 31 May 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	29,375,554
Liabilities under unmatured import bills	9,899,657
Letters of credit	28,669,020
Other contingencies	375,172,987

^{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 (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