



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,705,315	Deposits	2,033,968,356
Interbank and money market items, net	294,800,590	Interbank and money market items, net	140,715,729
Claims on securities	-	Liabilities payable on demand	13,336,399
Derivatives assets	48,531,214	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 57,199,423)	301,759,522	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	18,016,038	Derivatives liabilities	45,327,534
Loans to customers, net	1,915,914,868	Debts issued and Borrowings	75,483,906
Accrued interest receivables	3,563,631	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	58,687,270
Properties foreclosed, net	11,321,306	Total Liabilities	2,367,519,194
Premises and equipment, net	40,746,141	Shareholders' equity	
Other assets, net	26,187,331	Equity portion ^{1/}	45,116,113
		Other reserves	18,565,780
		Retained Earnings	262,344,869
		Total Shareholders' equity	326,026,762
Total Assets	2,693,545,956	Total Liabilities and Shareholders' equity	2,693,545,956

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2017 (Quarterly)	32,575,421
(1.46 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	56,519,004
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	84,998,894
Loans to related parties	8,412,948
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 17.16 percents)	342,695,841
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 = 17.13 percents)	342,006,084
Changes in assets and liabilities this quarter as of 30 November 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	20,169,497
Liabilities under unmatured import bills	7,725,800
Letters of credit	28,000,452
Other contingencies	422,807,576

^{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 September 2017 (Quarterly) 61,720,631
(2.73 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 "	Location of disclosure	" http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar "
Date of disclosure	30 October 2017	Date of disclosure	30 October 2017
Information as of	30 June 2017	Information as of	30 June 2017

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