



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2017



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,316,440	Deposits	2,023,175,667
Interbank and money market items, net	302,051,438	Interbank and money market items, net	153,617,677
Claims on securities	-	Liabilities payable on demand	14,367,967
Derivatives assets	45,399,515	Liabilities to deliver securities	-
Investments - net	284,880,659	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 62,378,196)		Derivatives liabilities	42,108,150
Investments in subsidiaries and associates, net	17,434,326	Debts issued and Borrowings	59,320,956
Loans to customers, net	1,895,590,028	Bank's liabilities under acceptances	-
Accrued interest receivables	3,091,477	Other liabilities	48,377,799
Customers' liabilities under acceptances	-	Total Liabilities	2,340,968,216
Properties foreclosed, net	11,210,169	Shareholders' equity	
Premises and equipment, net	40,240,614	Equity portion ^{1/}	45,116,113
Other assets, net	27,402,587	Other reserves	18,693,290
		Retained Earnings	256,839,634
		Total Shareholders' equity	320,649,037
Total Assets	2,661,617,253	Total Liabilities and Shareholders' equity	2,661,617,253

	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	7,828,335
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	343,203,690
(Capital adequacy ratio = 17.56 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	342,520,915
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.52 percents)	
Changes in assets and liabilities this quarter as of 30 September 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 46, 125	2,805
Contingent liabilities	
Avals to bills and guarantees of loans	19,296,691
Liabilities under unmatured import bills	7,538,846
Letters of credit	28,044,887
Other contingencies	424,535,780
^{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 28 April 2017	Date of disclosure 28 April 2017
Information as of 31 December 2016	Information as of 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