



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,957,942	Deposits	2,067,013,410
Interbank and money market items, net	301,259,552	Interbank and money market items, net	142,996,290
Claims on securities	-	Liabilities payable on demand	12,337,288
Derivatives assets	51,550,489	Liabilities to deliver securities	-
Investments - net	277,471,506	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 53,963,299)		Derivatives liabilities	50,115,100
Investments in subsidiaries and associates, net	18,016,748	Debts issued and Borrowings	74,293,835
Loans to customers, net	1,971,371,176	Bank's liabilities under acceptances	-
Accrued interest receivables	4,232,428	Other liabilities	72,038,311
Customers' liabilities under acceptances	-	Total Liabilities	2,418,794,234
Properties foreclosed, net	11,662,864	Shareholders' equity	
Premises and equipment, net	42,585,480	Equity portion ^{1/}	45,116,112
Other assets, net	29,467,578	Other reserves	18,201,418
		Retained Earnings	263,463,999
		Total Shareholders' equity	326,781,529
Total Assets	2,745,575,763	Total Liabilities and Shareholders' equity	2,745,575,763

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2018 (Quarterly)	35,626,436
(1.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	57,269,666
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	92,886,767
Loans to related parties	2,505,599
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	341,979,363
(Capital adequacy ratio = 17.02 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	341,979,363
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.02 percents)	
Changes in assets and liabilities this quarter as of 30 April 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	20,203,600
Liabilities under unmatured import bills	7,468,942
Letters of credit	26,958,764
Other contingencies	403,396,442
^{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 2018 (Quarterly)	64,817,192
(2.75 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	30 April 2018	30 April 2018
Information as of	31 December 2017	31 December 2017

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mr. Arak Sutivong)
Chief Financial Officer

(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer