



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,826,222	Deposits	2,083,817,973
Interbank and money market items, net	295,497,807	Interbank and money market items, net	147,385,434
Claims on securities	-	Liabilities payable on demand	14,335,791
Derivatives assets	48,167,085	Liabilities to deliver securities	-
Investments - net	278,045,956	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 53,594,576)		Derivatives liabilities	46,992,742
Investments in subsidiaries and associates, net	18,016,748	Debts issued and Borrowings	75,535,940
Loans to customers, net	1,988,506,256	Bank's liabilities under acceptances	-
Accrued interest receivables	3,776,660	Other liabilities	56,642,401
Customers' liabilities under acceptances	-	Total Liabilities	2,424,710,281
Properties foreclosed, net	11,892,188	Shareholders' equity	
Premises and equipment, net	42,514,321	Equity portion ^{1/}	45,116,112
Other assets, net	30,163,176	Other reserves	17,964,264
		Retained Earnings	266,615,762
Total Assets	2,754,406,419	Total Shareholders' equity	329,696,138
		Total Liabilities and Shareholders' equity	2,754,406,419

	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	12,081,057
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	341,587,838
(Capital adequacy ratio = 16.75 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	341,587,838
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.75 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	20,244,459
Liabilities under unmatured import bills	8,806,792
Letters of credit	29,188,551
Other contingencies	418,864,987

^{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 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