



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,065,367	Deposits	2,143,397,384
Interbank and money market items, net	331,809,905	Interbank and money market items, net	119,332,273
Claims on securities	-	Liabilities payable on demand	15,924,876
Derivatives assets	51,443,322	Liabilities to deliver securities	-
Investments - net	260,486,871	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 32,183,635)		Derivatives liabilities	50,576,067
Investments in subsidiaries and associates, net	18,502,748	Debts issued and Borrowings	77,774,069
Loans to customers, net	1,991,933,589	Bank's liabilities under acceptances	-
Accrued interest receivables	2,856,093	Other liabilities	49,647,227
Customers' liabilities under acceptances	-	Total Liabilities	2,456,651,896
Properties foreclosed, net	12,303,698	Shareholders' equity	
Premises and equipment, net	42,445,391	Equity portion ^{1/}	45,116,113
Other assets, net	38,828,550	Other reserves	17,979,956
		Retained Earnings	269,927,569
Total Assets	2,789,675,534	Total Shareholders' equity	333,023,638
		Total Liabilities and Shareholders' equity	2,789,675,534

	Thousand Baht
Non-Performing Loans 2/ (net) as of 30 June 2018 (Quarterly)	35,981,563
(1.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	58,955,979
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	96,172,391
Loans to related parties	11,606,173
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	341,338,095
(Capital adequacy ratio = 16.57 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	341,338,095
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.57 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	20,219,718
Liabilities under unmatured import bills	5,403,781
Letters of credit	36,455,012
Other contingencies	395,065,586
^{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 June 2018 (Quarterly)	66,373,690
(2.80 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	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 April 2018	Date of disclosure 30 April 2018
Information as of 31 December 2017	Information as of 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