



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,427,490	Deposits	2,058,928,198
Interbank and money market items, net	321,111,253	Interbank and money market items, net	159,997,828
Claims on securities	-	Liabilities payable on demand	13,978,502
Derivatives assets	59,363,202	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 80,297,293)	277,179,805	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	18,016,700	Derivatives liabilities	55,561,233
Loans to customers, net	1,955,694,462	Debts issued and Borrowings	73,250,398
Accrued interest receivables	3,476,171	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	58,046,203
Properties foreclosed, net	11,467,477	Total Liabilities	2,419,762,362
Premises and equipment, net	42,670,243	Shareholders' equity	
Other assets, net	28,224,727	Equity portion ^{1/}	45,116,113
		Other reserves	18,713,949
		Retained Earnings	271,039,106
		Total Shareholders' equity	334,869,168
Total Assets	2,754,631,530	Total Liabilities and Shareholders' equity	2,754,631,530

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2017 (Quarterly) (1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	35,288,957
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	57,271,820
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	89,456,898
Loans to related parties	3,804,015
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 16.96 percents)	339,885,145
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 = 16.93 percents)	339,156,741
Changes in assets and liabilities this quarter as of 28 February 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	18,642,575
Liabilities under unmatured import bills	6,305,210
Letters of credit	17,511,410
Other contingencies	443,648,239

^{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 December 2017 (Quarterly) 64,537,447
(2.81 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