



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,773,021	Deposits	2,095,727,550
Interbank and money market items, net	330,579,992	Interbank and money market items, net	163,587,544
Claims on securities	-	Liabilities payable on demand	18,574,960
Derivatives assets	65,904,604	Liabilities to deliver securities	-
Investments - net	336,979,844	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 62,317,171)		Derivatives liabilities	62,686,465
Investments in subsidiaries and associates, net	18,016,700	Debts issued and Borrowings	73,134,777
Loans to customers, net	1,929,442,067	Bank's liabilities under acceptances	-
Accrued interest receivables	3,487,612	Other liabilities	56,684,551
Customers' liabilities under acceptances	-	Total Liabilities	2,470,395,847
Properties foreclosed, net	11,276,663	Shareholders' equity	
Premises and equipment, net	42,733,738	Equity portion ^{1/}	45,116,113
Other assets, net	30,654,783	Other reserves	18,930,383
		Retained Earnings	268,406,681
Total Assets	2,802,849,024	Total Shareholders' equity	332,453,177
		Total Liabilities and Shareholders' equity	2,802,849,024

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2017 (Quarterly)	35,288,957
(1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	5,225,405
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	340,255,240
(Capital adequacy ratio = 17.09 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	339,531,925
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.06 percents)	
Changes in assets and liabilities this quarter as of 31 January 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	18,149,217
Liabilities under unmatured import bills	6,719,039
Letters of credit	22,727,174
Other contingencies	417,098,947

^{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		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 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