



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2018



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,828,435	Deposits	2,088,033,028
Interbank and money market items, net	325,100,620	Interbank and money market items, net	123,900,007
Claims on securities	-	Liabilities payable on demand	16,383,790
Derivatives assets	57,017,412	Liabilities to deliver securities	-
Investments - net	270,252,766	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 32,897,674)		Derivatives liabilities	54,721,060
Investments in subsidiaries and associates, net	18,016,748	Debts issued and Borrowings	73,752,936
Loans to customers, net	1,956,716,145	Bank's liabilities under acceptances	-
Accrued interest receivables	3,626,248	Other liabilities	56,215,764
Customers' liabilities under acceptances	-	Total Liabilities	2,413,006,585
Properties foreclosed, net	11,498,559	Shareholders' equity	
Premises and equipment, net	42,591,942	Equity portion ^{1/}	45,116,113
Other assets, net	29,240,729	Other reserves	18,482,804
		Retained Earnings	274,284,102
		Total Shareholders' equity	337,883,019
Total Assets	2,750,889,604	Total Liabilities and Shareholders' equity	2,750,889,604

	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	4,313,026
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	339,352,632
(Capital adequacy ratio = 16.83 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	339,352,632
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.83 percents)	
Changes in assets and liabilities this quarter as of 31 March 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	20,110,401
Liabilities under unmatured import bills	8,620,066
Letters of credit	23,819,223
Other contingencies	382,198,589
^{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
(2.81 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