



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2017



| Assets  | Thousand Baht        | Liabilities   | Thousand Baht        |
|---|----------------------|---|----------------------|
| Cash  | 33,600,998           | Deposits  | 2,035,713,542        |
| Interbank and money market items, net           | 294,235,485          | Interbank and money market items, net                                 | 129,720,376          |
| Claims on securities                            | -                    | Liabilities payable on demand   | 13,703,324           |
| Derivatives assets                              | 41,989,925           | Liabilities to deliver securities                                     | -                    |
| Investments - net                               | 284,436,197          | Financial liabilities designated at fair value through profit or loss | -                    |
| (with obligations Thousand Baht 40,285,220 )    |                      | Derivatives liabilities   | 39,578,617           |
| Investments in subsidiaries and associates, net | 17,434,326           | Debts issued and Borrowings   | 59,421,174           |
| Loans to customers, net                         | 1,900,301,852        | Bank's liabilities under acceptances                                  | -                    |
| Accrued interest receivables                    | 3,699,898            | Other liabilities   | 50,971,942           |
| Customers' liabilities under acceptances        | -                    | <b>Total Liabilities</b>  | <b>2,329,108,975</b> |
| Properties foreclosed, net                      | 11,269,100           | <b>Shareholders' equity</b>   |                      |
| Premises and equipment, net                     | 40,418,217           | Equity portion <sup>1/</sup>  | 45,116,113           |
| Other assets, net                               | 25,347,789           | Other reserves  | 18,781,335           |
|   |                      | Retained Earnings   | 259,727,364          |
| <b>Total Assets</b>                             | <b>2,652,733,787</b> | <b>Total Shareholders' equity</b>                                     | <b>323,624,812</b>   |
|   |                      | <b>Total Liabilities and Shareholders' equity</b>                     | <b>2,652,733,787</b> |

|   | Thousand Baht |
|---|---------------|
| Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2017 (Quarterly)  | 32,575,421    |
| (1.46 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)  |               |
| Required provisioning for loan loss, as of 30 September 2017 (Quarterly)  | 56,519,004    |
| Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)  | 84,998,894    |
| Loans to related parties  | 9,351,311     |
| Loans to related asset management companies   | Nil           |
| Loans to related parties due to debt restructuring  | Nil           |
| Regulatory capital  | 343,216,565   |
| (Capital adequacy ratio = 17.42 percents)   |               |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit   | 342,533,968   |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.38 percents)  |               |
| Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .   | Nil           |
| Contingent liabilities  |               |
| Avals to bills and guarantees of loans  | 19,719,045    |
| Liabilities under unmatured import bills  | 7,400,171     |
| Letters of credit   | 26,971,090    |
| Other contingencies   | 396,778,638   |
| <sup>1/</sup> 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 |               |
| <sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2017 (Quarterly)  | 61,720,631    |
| (2.73 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 <a href="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"</a> | Location of disclosure <a href="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"</a> |
| 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