

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

**As of 31 August 2015**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	32,129,154	Deposits	1,825,055,765
Interbank and money market items, net	205,361,409	Interbank and money market items, net	104,022,446
Claims on securities	6,060,610	Liabilities payable on demand	11,143,294
Derivatives assets	79,386,950	Liabilities to deliver securities	6,060,610
Investments - net	306,754,126	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 18,290,449 )		Derivatives liabilities	78,099,671
Investments in subsidiaries and associates, net	25,379,146	Debts issued and Borrowings	120,925,347
Loans to customers, net	1,736,515,533	Bank's liabilities under acceptances	91,413
Accrued interest receivables	4,208,381	Other liabilities	60,332,719
Customers' liabilities under acceptances	91,413	<b>Total Liabilities</b>	<b>2,205,731,265</b>
Properties foreclosed, net	10,213,902	<b>Shareholders' equity</b>	
Premises and equipment, net	31,710,311	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	46,365,057	Other reserves	20,185,486
		Retained Earnings	213,143,128
<b>Total Assets</b>	<b>2,484,175,992</b>	<b>Total Shareholders' equity</b>	<b>278,444,727</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,484,175,992</b>

	<b>Thousand Baht</b>
Non-Performing Loans 2/ (net) as of 30 June 2015 (Quarterly)	22,017,198
(1.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	43,922,392
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	61,542,323
Loans to related parties	106,906
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	320,926,498
(Capital adequacy ratio = 17.47 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	318,904,547
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.36 percents)	
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	3,363,789
Liabilities under unmatured import bills	14,663,339
Letters of credit	34,941,869
Other contingencies	298,725,582
<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 June 2015 (Quarterly)	44,894,478
(2.18 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	29 April 2015	Date of disclosure	29 April 2015
Information as of	31 December 2014	Information as of	31 December 2014

**We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.**(Mr. Krieng Wongnongtaey)  
FEVP, Head of Finance and Group Treasury(Mr. Yol Phokasub)  
President