

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	38,737,313	Deposits	1,884,903,678
Interbank and money market items, net	246,492,375	Interbank and money market items, net	145,717,872
Claims on securities	4,545,098	Liabilities payable on demand	8,480,486
Derivatives assets	58,559,234	Liabilities to deliver securities	4,545,098
Investments - net	333,861,095	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 42,907,843)		Derivatives liabilities	59,498,470
Investments in subsidiaries and associates, net	26,979,728	Debts issued and Borrowings	121,385,957
Loans to customers, net	1,758,120,512	Bank's liabilities under acceptances	58,266
Accrued interest receivables	4,107,045	Other liabilities	46,930,575
Customers' liabilities under acceptances	58,266	Total Liabilities	2,271,520,402
Properties foreclosed, net	10,553,526	Shareholders' equity	
Premises and equipment, net	38,713,417	Equity portion ^{1/}	45,116,113
Other assets, net	36,698,250	Other reserves	18,783,380
		Retained Earnings	222,005,964
Total Assets	2,557,425,859	Total Shareholders' equity	285,905,457
		Total Liabilities and Shareholders' equity	2,557,425,859

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2015 (Quarterly)	24,458,264
(1.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	53,583,917
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	63,754,861
Loans to related parties	134,345
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	316,344,142
(Capital adequacy ratio = 17.18 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	314,196,176
(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 December 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	5,863,870
Liabilities under unmatured import bills	8,228,290
Letters of credit	27,567,170
Other contingencies	340,135,340
^{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 2015 (Quarterly)	57,196,981
(2.83 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 2015	Date of disclosure	30 October 2015
Information as of	30 June 2015	Information as of	30 June 2015

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