

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,744,887	Deposits	1,864,658,908
Interbank and money market items, net	169,501,504	Interbank and money market items, net	97,584,473
Claims on securities	6,256,760	Liabilities payable on demand	9,143,611
Derivatives assets	74,778,026	Liabilities to deliver securities	6,256,760
Investments - net	347,360,851	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 15,125,990)		Derivatives liabilities	74,551,582
Investments in subsidiaries and associates, net	25,379,032	Debts issued and Borrowings	119,361,779
Loans to customers, net	1,749,297,527	Bank's liabilities under acceptances	105,659
Accrued interest receivables	4,477,807	Other liabilities	45,060,902
Customers' liabilities under acceptances	105,659	Total Liabilities	2,216,723,674
Properties foreclosed, net	10,165,632	Shareholders' equity	
Premises and equipment, net	31,671,890	Equity portion ^{1/}	45,116,113
Other assets, net	42,243,056	Other reserves	21,098,126
		Retained Earnings	214,044,718
		Total Shareholders' equity	280,258,957
Total Assets	2,496,982,631	Total Liabilities and Shareholders' equity	2,496,982,631

	Thousand Baht
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	101,605
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	302,606,840
(Capital adequacy ratio = 16.52 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	300,081,098
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.38 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	3,332,827
Liabilities under unmatured import bills	12,864,330
Letters of credit	37,017,810
Other contingencies	295,793,465
^{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 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	"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	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