

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

**As of 30 November 2015**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	31,543,939	Deposits	1,866,312,129
Interbank and money market items, net	247,219,116	Interbank and money market items, net	110,905,205
Claims on securities	4,544,483	Liabilities payable on demand	11,136,581
Derivatives assets	61,235,725	Liabilities to deliver securities	4,544,483
Investments - net	301,846,322	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,213,991 )		Derivatives liabilities	61,884,668
Investments in subsidiaries and associates, net	25,336,483	Debts issued and Borrowings	120,956,463
Loans to customers, net	1,748,517,880	Bank's liabilities under acceptances	53,962
Accrued interest receivables	4,092,623	Other liabilities	47,679,037
Customers' liabilities under acceptances	53,962	<b>Total Liabilities</b>	<b>2,223,472,528</b>
Properties foreclosed, net	10,406,511	<b>Shareholders' equity</b>	
Premises and equipment, net	32,312,139	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	35,042,616	Other reserves	14,153,006
		Retained Earnings	219,410,152
		<b>Total Shareholders' equity</b>	<b>278,679,271</b>
<b>Total Assets</b>	<b>2,502,151,799</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,502,151,799</b>

	<b>Thousand Baht</b>
Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2015 (Quarterly)	26,712,085
(1.33 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	55,004,480
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	62,271,882
Loans to related parties	114,795
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	316,645,887
(Capital adequacy ratio = 17.27 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	314,506,219
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.16 percents)	
Changes in assets and liabilities this quarter as of 30 November 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	4,707,127
Liabilities under unmatured import bills	10,633,541
Letters of credit	35,397,154
Other contingencies	312,083,620
<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 2015 (Quarterly)	61,146,235
(2.99 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 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