

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,343,103	Deposits	1,893,390,562
Interbank and money market items, net	252,117,900	Interbank and money market items, net	101,436,168
Claims on securities	8,887,235	Liabilities payable on demand	9,617,365
Derivatives assets	62,525,001	Liabilities to deliver securities	8,887,235
Investments - net (with obligations Thousand Baht 6,434,065)	309,359,108	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	25,336,483	Derivatives liabilities	64,293,719
Loans to customers, net	1,740,830,902	Debts issued and Borrowings	120,306,492
Accrued interest receivables	3,982,515	Bank's liabilities under acceptances	62,225
Customers' liabilities under acceptances	62,225	Other liabilities	45,797,644
Properties foreclosed, net	10,346,224	Total Liabilities	2,243,791,410
Premises and equipment, net	31,770,971	Shareholders' equity	
Other assets, net	42,602,857	Equity portion ^{1/}	45,116,113
		Other reserves	14,036,648
		Retained Earnings	216,220,353
		Total Shareholders' equity	275,373,114
Total Assets	2,519,164,524	Total Liabilities and Shareholders' equity	2,519,164,524

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2015 (Quarterly) (1.33 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	26,712,085
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	115,058
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 17.44 percents)	316,544,569
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.32 percents)	314,402,115
Changes in assets and liabilities this quarter as of 31 October 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	4,683,391
Liabilities under unmatured import bills	11,440,325
Letters of credit	38,503,117
Other contingencies	296,331,229
^{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 September 2015 (Quarterly) (2.99 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	61,146,235

Channel of capital maintenance information disclosure

For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)

Location of disclosure ["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)

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investor-relations/financial-information/pillar"](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