

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,412,972	Deposits	1,923,442,679
Interbank and money market items, net	283,195,720	Interbank and money market items, net	95,588,638
Claims on securities	5,050,223	Liabilities payable on demand	10,291,208
Derivatives assets	80,769,859	Liabilities to deliver securities	5,050,223
Investments - net	295,728,114	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 13,079,946)		Derivatives liabilities	81,204,642
Investments in subsidiaries and associates, net	25,336,253	Debts issued and Borrowings	122,043,554
Loans to customers, net	1,743,418,107	Bank's liabilities under acceptances	104,391
Accrued interest receivables	3,381,636	Other liabilities	47,688,293
Customers' liabilities under acceptances	104,391	Total Liabilities	2,285,413,628
Properties foreclosed, net	10,173,582	Shareholders' equity	
Premises and equipment, net	31,716,228	Equity portion ^{1/}	45,116,113
Other assets, net	49,257,826	Other reserves	14,041,252
		Retained Earnings	212,973,918
Total Assets	2,557,544,911	Total Shareholders' equity	272,131,283
		Total Liabilities and Shareholders' equity	2,557,544,911

	Thousand Baht
Non-Performing Loans 2/ (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	105,950
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	316,489,706
(Capital adequacy ratio = 17.31 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	314,345,743
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.19 percents)	
Changes in assets and liabilities this quarter as of 30 September 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	4,639,490
Liabilities under unmatured import bills	12,503,318
Letters of credit	34,915,725
Other contingencies	312,130,048
^{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)	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
(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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Date of disclosure 29 April 2015

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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