

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,836,092	Deposits	1,885,666,633
Interbank and money market items, net	274,837,955	Interbank and money market items, net	140,145,397
Claims on securities	504,632	Liabilities payable on demand	9,995,904
Derivatives assets	57,443,559	Liabilities to deliver securities	504,632
Investments - net	325,098,400	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 54,217,608)		Derivatives liabilities	55,982,333
Investments in subsidiaries and associates, net	16,420,417	Debts issued and Borrowings	118,199,318
Loans to customers, net	1,776,280,477	Bank's liabilities under acceptances	57,728
Accrued interest receivables	4,013,247	Other liabilities	54,526,213
Customers' liabilities under acceptances	57,728	Total Liabilities	2,265,078,158
Properties foreclosed, net	10,824,797	Shareholders' equity	
Premises and equipment, net	38,117,977	Equity portion ^{1/}	45,116,112
Other assets, net	27,157,135	Other reserves	18,837,907
		Retained Earnings	231,560,239
Total Assets	2,560,592,416	Total Shareholders' equity	295,514,258
		Total Liabilities and Shareholders' equity	2,560,592,416

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2016 (Quarterly)	25,582,256
(1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	52,500,067
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	73,683,231
Loans to related parties	1,283,738
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	337,635,472
(Capital adequacy ratio = 17.98 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	336,450,105
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.92 percents)	
Changes in assets and liabilities this quarter as of 31 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	25,950,394
Liabilities under unmatured import bills	12,037,108
Letters of credit	27,284,982
Other contingencies	409,392,648
^{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 2016 (Quarterly)	56,021,150
(2.74 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 26 April 2016

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Information as of 31 December 2015

Information as of 31 December 2015

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mrs. Kittiya Todhanakasem)
Chief Financial Officer

(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer