

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,317,033	Deposits	2,021,453,602
Interbank and money market items, net	243,901,504	Interbank and money market items, net	103,778,925
Claims on securities	-	Liabilities payable on demand	10,521,749
Derivatives assets	59,634,746	Liabilities to deliver securities	-
Investments - net	363,076,332	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 21,737,198)		Derivatives liabilities	54,138,466
Investments in subsidiaries and associates, net	16,741,514	Debts issued and Borrowings	106,652,606
Loans to customers, net	1,850,637,161	Bank's liabilities under acceptances	35,296
Accrued interest receivables	3,504,906	Other liabilities	55,666,721
Customers' liabilities under acceptances	35,296	Total Liabilities	2,352,247,365
Properties foreclosed, net	11,599,777	Shareholders' equity	
Premises and equipment, net	39,647,293	Equity portion ^{1/}	45,116,113
Other assets, net	32,346,064	Other reserves	18,312,436
		Retained Earnings	245,765,712
		Total Shareholders' equity	309,194,261
Total Assets	2,661,441,626	Total Liabilities and Shareholders' equity	2,661,441,626

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2016 (Quarterly)	28,949,246
(1.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	54,098,520
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	76,815,229
Loans to related parties	2,185,883
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	337,273,052
(Capital adequacy ratio = 17.44 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	336,082,702
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.38 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	28,131,788
Liabilities under unmatured import bills	10,402,625
Letters of credit	23,961,021
Other contingencies	356,562,762
^{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 31 December 2016 (Quarterly)	56,544,109
(2.65 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	28 October 2016	Date of disclosure	28 October 2016
Information as of	30 June 2016	Information as of	30 June 2016

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