



Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 29 February 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,246,213	Deposits	1,894,272,827
Interbank and money market items, net	332,100,837	Interbank and money market items, net	135,193,417
Claims on securities	13,553,115	Liabilities payable on demand	11,214,251
Derivatives assets	58,562,630	Liabilities to deliver securities	13,553,115
Investments - net	275,396,516	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 27,670,621)		Derivatives liabilities	59,313,346
Investments in subsidiaries and associates, net	26,979,728	Debts issued and Borrowings	120,549,552
Loans to customers, net	1,747,621,472	Bank's liabilities under acceptances	42,331
Accrued interest receivables	3,978,483	Other liabilities	46,575,626
Customers' liabilities under acceptances	42,331	Total Liabilities	2,280,714,465
Properties foreclosed, net	10,642,732	Shareholders' equity	
Premises and equipment, net	38,399,492	Equity portion ^{1/}	45,116,112
Other assets, net	32,706,018	Other reserves	19,283,958
		Retained Earnings	229,115,032
		Total Shareholders' equity	293,515,102
Total Assets	2,574,229,567	Total Liabilities and Shareholders' equity	2,574,229,567

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2015 (Quarterly) (1.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	24,458,264
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	53,583,917
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	63,754,861
Loans to related parties	124,357
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 17.08 percents)	313,245,654
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 = 16.96 percents)	311,012,479
Changes in assets and liabilities this quarter as of 29 February 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	5,208,833
Liabilities under unmatured import bills	8,917,283
Letters of credit	27,371,654
Other contingencies	390,951,896
^{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 2015 (Quarterly) (2.83 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	57,196,981

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"	Location of disclosure	"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