

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,283,538	Deposits	1,851,811,790
Interbank and money market items, net	270,597,402	Interbank and money market items, net	131,862,327
Claims on securities	10,827,811	Liabilities payable on demand	10,461,079
Derivatives assets	59,778,039	Liabilities to deliver securities	10,827,811
Investments - net	274,758,728	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 13,932,450)		Derivatives liabilities	59,875,922
Investments in subsidiaries and associates, net	26,979,728	Debts issued and Borrowings	120,681,691
Loans to customers, net	1,750,712,239	Bank's liabilities under acceptances	49,679
Accrued interest receivables	4,696,234	Other liabilities	43,325,376
Customers' liabilities under acceptances	49,679	Total Liabilities	2,228,895,675
Properties foreclosed, net	10,645,291	Shareholders' equity	
Premises and equipment, net	38,536,685	Equity portion ^{1/}	45,116,113
Other assets, net	35,865,851	Other reserves	19,028,247
		Retained Earnings	225,691,190
Total Assets	2,518,731,225	Total Shareholders' equity	289,835,550
		Total Liabilities and Shareholders' equity	2,518,731,225

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2015 (Quarterly)	24,458,264
(1.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	127,013
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	312,990,131
(Capital adequacy ratio = 16.97 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	310,749,929
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.85 percents)	
Changes in assets and liabilities this quarter as of 31 January 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	5,814,495
Liabilities under unmatured import bills	8,870,433
Letters of credit	27,172,848
Other contingencies	319,163,005
^{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)	57,196,981
(2.83 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	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