

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,082,907	Deposits	1,891,183,653
Interbank and money market items, net	250,330,285	Interbank and money market items, net	134,281,063
Claims on securities	3,019,665	Liabilities payable on demand	10,416,069
Derivatives assets	60,826,475	Liabilities to deliver securities	3,019,665
Investments - net	338,117,955	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 45,345,351)		Derivatives liabilities	60,287,166
Investments in subsidiaries and associates, net	16,420,417	Debts issued and Borrowings	118,604,031
Loans to customers, net	1,774,922,879	Bank's liabilities under acceptances	43,903
Accrued interest receivables	4,630,711	Other liabilities	47,341,228
Customers' liabilities under acceptances	43,903	Total Liabilities	2,265,176,778
Properties foreclosed, net	10,764,847	Shareholders' equity	
Premises and equipment, net	37,873,080	Equity portion ^{1/}	45,116,113
Other assets, net	33,428,452	Other reserves	19,156,634
		Retained Earnings	233,012,051
Total Assets	2,562,461,576	Total Shareholders' equity	297,284,798
		Total Liabilities and Shareholders' equity	2,562,461,576

	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	1,357,285
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	322,233,722
(Capital adequacy ratio = 17.12 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	320,693,880
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.04 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	18,888,345
Liabilities under unmatured import bills	12,971,304
Letters of credit	23,521,251
Other contingencies	393,056,340
^{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		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	26 April 2016	Date of disclosure	26 April 2016
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