



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,269,573	Deposits	1,866,694,622
Interbank and money market items, net	215,399,040	Interbank and money market items, net	134,023,729
Claims on securities	1,019,452	Liabilities payable on demand	10,643,992
Derivatives assets	61,825,200	Liabilities to deliver securities	1,019,452
Investments - net	342,790,101	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 51,734,326)		Derivatives liabilities	62,772,401
Investments in subsidiaries and associates, net	16,420,417	Debts issued and Borrowings	119,307,545
Loans to customers, net	1,777,480,800	Bank's liabilities under acceptances	53,469
Accrued interest receivables	3,653,313	Other liabilities	44,884,606
Customers' liabilities under acceptances	53,469	Total Liabilities	2,239,399,816
Properties foreclosed, net	10,686,046	Shareholders' equity	
Premises and equipment, net	38,039,164	Equity portion ^{1/}	45,116,113
Other assets, net	30,360,811	Other reserves	19,053,766
		Retained Earnings	229,427,691
		Total Shareholders' equity	293,597,570
Total Assets	2,532,997,386	Total Liabilities and Shareholders' equity	2,532,997,386

	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	772,494
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	322,019,525
(Capital adequacy ratio = 17.17 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	320,473,792
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.08 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	9,890,687
Liabilities under unmatured import bills	12,000,444
Letters of credit	22,734,241
Other contingencies	399,629,184
^{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.

(Mr. Krieng Wongnongtaey)
FEVP, Head of Finance and Group Treasury

(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer