

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

**As of 31 March 2016**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	32,538,766	Deposits	1,945,484,386
Interbank and money market items, net	268,138,502	Interbank and money market items, net	125,707,976
Claims on securities	-	Liabilities payable on demand	12,234,493
Derivatives assets	58,586,118	Liabilities to deliver securities	-
Investments - net	380,425,836	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 44,257,423 )		Derivatives liabilities	60,076,576
Investments in subsidiaries and associates, net	24,762,887	Debts issued and Borrowings	119,441,826
Loans to customers, net	1,761,737,534	Bank's liabilities under acceptances	61,519
Accrued interest receivables	3,618,318	Other liabilities	47,418,491
Customers' liabilities under acceptances	61,519	<b>Total Liabilities</b>	<b>2,310,425,267</b>
Properties foreclosed, net	10,595,814	<b>Shareholders' equity</b>	
Premises and equipment, net	38,295,298	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	30,114,306	Other reserves	19,772,044
		Retained Earnings	233,561,474
		<b>Total Shareholders' equity</b>	<b>298,449,631</b>
<b>Total Assets</b>	<b>2,608,874,898</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,608,874,898</b>

	<b>Thousand Baht</b>
Non-Performing Loans 2/ (net) as of 31 March 2016 (Quarterly)	23,083,125
(1.13 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	51,982,663
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	67,187,857
Loans to related parties	525,265
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	318,509,253
(Capital adequacy ratio = 17.03 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	316,294,988
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.92 percents)	
Changes in assets and liabilities this quarter as of 31 March 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	4,904,845
Liabilities under unmatured import bills	8,131,072
Letters of credit	25,975,242
Other contingencies	406,977,902
<sup>1/</sup> 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 March 2016 (Quarterly)	54,081,706
(2.61 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

**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"](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"](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