



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2016



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,363,005	Deposits	1,815,996,485
Interbank and money market items, net	142,039,863	Interbank and money market items, net	136,699,816
Claims on securities	10,399,269	Liabilities payable on demand	11,373,909
Derivatives assets	55,782,226	Liabilities to deliver securities	10,399,269
Investments - net	370,208,601	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 42,029,997)		Derivatives liabilities	55,780,963
Investments in subsidiaries and associates, net	16,420,417	Debts issued and Borrowings	120,534,354
Loans to customers, net	1,778,708,299	Bank's liabilities under acceptances	64,634
Accrued interest receivables	4,258,250	Other liabilities	49,829,574
Customers' liabilities under acceptances	64,634	Total Liabilities	2,200,679,004
Properties foreclosed, net	10,644,238	Shareholders' equity	
Premises and equipment, net	38,035,191	Equity portion ^{1/}	45,116,112
Other assets, net	34,794,969	Other reserves	18,660,667
		Retained Earnings	228,263,179
		Total Shareholders' equity	292,039,958
Total Assets	2,492,718,962	Total Liabilities and Shareholders' equity	2,492,718,962

	Thousand Baht
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	526,207
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	321,698,655
(Capital adequacy ratio = 17.29 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	320,144,098
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.21 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	4,403,972
Liabilities under unmatured import bills	12,552,575
Letters of credit	24,119,621
Other contingencies	391,067,600
^{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 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"	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. Yol Phokasub)
President