

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,257,342	Deposits	2,000,121,233
Interbank and money market items, net	287,419,898	Interbank and money market items, net	114,368,727
Claims on securities	-	Liabilities payable on demand	10,967,724
Derivatives assets	58,557,476	Liabilities to deliver securities	-
Investments - net	324,382,018	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,431,799)		Derivatives liabilities	53,184,225
Investments in subsidiaries and associates, net	16,741,514	Debts issued and Borrowings	106,315,997
Loans to customers, net	1,838,935,476	Bank's liabilities under acceptances	36,312
Accrued interest receivables	4,266,477	Other liabilities	52,313,020
Customers' liabilities under acceptances	36,312	Total Liabilities	2,337,307,238
Properties foreclosed, net	11,548,311	Shareholders' equity	
Premises and equipment, net	38,458,623	Equity portion ^{1/}	45,116,113
Other assets, net	32,127,137	Other reserves	18,289,697
		Retained Earnings	242,017,536
		Total Shareholders' equity	305,423,346
Total Assets	2,642,730,584	Total Liabilities and Shareholders' equity	2,642,730,584

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2016 (Quarterly)	28,023,483
(1.33 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	57,178,794
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	78,547,896
Loans to related parties	2,160,504
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	337,358,043
(Capital adequacy ratio = 17.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	336,168,861
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.56 percents)	
Changes in assets and liabilities this quarter as of 30 November 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	27,345,156
Liabilities under unmatured import bills	10,055,721
Letters of credit	23,487,499
Other contingencies	369,052,284
^{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 September 2016 (Quarterly)	60,314,762
(2.82 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	28 October 2016	Date of disclosure	28 October 2016
Information as of	30 June 2016	Information as of	30 June 2016

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