

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,678,431	Deposits	1,957,638,065
Interbank and money market items, net	264,883,937	Interbank and money market items, net	100,553,936
Claims on securities	-	Liabilities payable on demand	10,011,090
Derivatives assets	54,069,291	Liabilities to deliver securities	-
Investments - net	300,163,617	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 18,224,342)		Derivatives liabilities	51,170,381
Investments in subsidiaries and associates, net	16,420,417	Debts issued and Borrowings	119,106,474
Loans to customers, net	1,833,559,497	Bank's liabilities under acceptances	57,648
Accrued interest receivables	4,088,899	Other liabilities	47,917,002
Customers' liabilities under acceptances	57,648	Total Liabilities	2,286,454,596
Properties foreclosed, net	11,409,530	Shareholders' equity	
Premises and equipment, net	38,345,282	Equity portion ^{1/}	45,116,113
Other assets, net	30,721,577	Other reserves	18,632,608
		Retained Earnings	237,194,809
		Total Shareholders' equity	300,943,530
Total Assets	2,587,398,126	Total Liabilities and Shareholders' equity	2,587,398,126

	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	2,158,649
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	337,965,444
(Capital adequacy ratio = 17.48 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	336,784,614
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.42 percents)	
Changes in assets and liabilities this quarter as of 31 October 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	26,803,574
Liabilities under unmatured import bills	10,468,804
Letters of credit	23,139,010
Other contingencies	370,703,252
^{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