

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,905,698	Deposits	1,882,678,282
Interbank and money market items, net	248,094,069	Interbank and money market items, net	146,679,042
Claims on securities	504,992	Liabilities payable on demand	10,809,799
Derivatives assets	54,720,217	Liabilities to deliver securities	504,992
Investments - net	296,997,626	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 47,066,239)		Derivatives liabilities	53,758,200
Investments in subsidiaries and associates, net	16,420,417	Debts issued and Borrowings	118,439,714
Loans to customers, net	1,822,318,187	Bank's liabilities under acceptances	74,342
Accrued interest receivables	3,353,726	Other liabilities	45,815,565
Customers' liabilities under acceptances	74,342	Total Liabilities	2,258,759,936
Properties foreclosed, net	11,319,609	Shareholders' equity	
Premises and equipment, net	38,239,388	Equity portion ^{1/}	45,116,113
Other assets, net	31,377,538	Other reserves	18,667,556
		Retained Earnings	233,782,204
		Total Shareholders' equity	297,565,873
Total Assets	2,556,325,809	Total Liabilities and Shareholders' equity	2,556,325,809

	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	1,804,570
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	337,900,322
(Capital adequacy ratio = 17.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	336,718,596
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.57 percents)	
Changes in assets and liabilities this quarter as of 30 September 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	26,775,236
Liabilities under unmatured import bills	11,059,420
Letters of credit	24,322,874
Other contingencies	391,320,947
^{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	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.(Mrs. Kittiya Todhanakasem)
Chief Financial Officer(Mr. Arthid Nanthawithaya)
President and Chief Executive Officer