



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2011



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,468,934	Deposits	1,179,458,199
Interbank and money market items, net	114,794,032	Interbank and money market items, net	55,005,273
Claims on securities	-	Liabilities payable on demand	6,897,938
Derivatives assets	28,198,279	Liabilities to deliver securities	-
Investments - net	248,064,620	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 59,537,750 )		Derivatives liabilities	28,818,615
Investments in subsidiaries and associates, net	28,132,697	Debts issued and Borrowings	256,302,963
Loans to customers, net	1,228,478,717	Bank's liabilities under acceptances	110,194
Accrued interest receivables	2,833,752	Other liabilities	64,876,306
Customers' liabilities under acceptances	110,194		
Properties foreclosed, net	11,573,083	<b>Total Liabilities</b>	<b>1,591,469,488</b>
Premises and equipment, net	33,240,646	<b>Shareholders' equity</b>	
Other assets, net	39,092,024	Equity portion <sup>1/</sup>	45,116,113
		Other reserves	20,499,582
		Retained Earnings	110,901,795
		<b>Total Shareholders' equity</b>	<b>176,517,490</b>
<b>Total Assets</b>	<b>1,767,986,978</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>1,767,986,978</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2011 (Quarterly)	12,674,056
(0.94 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	29,179,014
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	42,748,009
Loans to related parties	147,948
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	182,795,504
(Capital adequacy ratio = 14.54 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	1,881,169
Liabilities under unmatured import bills	6,369,981
Letters of credit	25,707,487
Other contingencies	217,977,661

<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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2011 (Quarterly) 31,543,783  
(2.32 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  
Location of disclosure [http://www.scb.co.th/en/abt/abt\\_ivr\\_fin\\_fnr.shtml](http://www.scb.co.th/en/abt/abt_ivr_fin_fnr.shtml)  
Date of disclosure 27 October 2011  
Information as of 30 June 2011

For Financial Group  
(under the Notification of the Bank of Thailand)  
Re: Consolidated Supervision  
Location of disclosure [http://www.scb.co.th/en/abt/abt\\_ivr\\_fin\\_fnr.shtml](http://www.scb.co.th/en/abt/abt_ivr_fin_fnr.shtml)  
Date of disclosure 27 October 2011  
Information as of 30 June 2011

**We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.**

(Mr. Krieng Wongnongtaey)  
EVP Division Head, Financial Reporting & Control Division

(Mrs. Kannikar Chalitaporn)  
President