**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 November 2013

<table>
<thead>
<tr>
<th>Assets</th>
<th>Thousand Baht</th>
<th>Liabilities</th>
<th>Thousand Baht</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>29,502,988</td>
<td>Deposits</td>
<td>1,854,222,542</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>178,834,887</td>
<td>Interbank and money market items, net</td>
<td>101,371,935</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>7,182,576</td>
<td>Liabilities payable on demand</td>
<td>9,990,090</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>37,896,548</td>
<td>Liabilities to deliver securities</td>
<td>7,182,576</td>
</tr>
<tr>
<td>Investments - net</td>
<td>379,892,855</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 20,193,839)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>27,963,179</td>
<td>Derivatives liabilities</td>
<td>36,776,847</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>1,641,015,131</td>
<td>Debt issued and Borrowings</td>
<td>93,970,452</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>3,840,645</td>
<td>Bank's liabilities under acceptances</td>
<td>124,789</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>124,789</td>
<td>Other liabilities</td>
<td>50,528,269</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>10,882,811</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>33,197,044</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets, net</td>
<td>34,870,161</td>
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<tr>
<td></td>
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</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>2,385,203,614</td>
<td><strong>Total Liabilities</strong></td>
<td>2,154,167,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Shareholders' equity</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Equity portion<strong>1</strong></td>
<td>45,116,113</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other reserves</td>
<td>18,401,545</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Retained Earnings</td>
<td>167,518,456</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total Shareholders' equity</strong></td>
<td>231,036,114</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>Total Liabilities and Shareholders' equity</strong></td>
<td>2,385,203,614</td>
</tr>
</tbody>
</table>

Non-Performing Loans**2** (net) as of 30 September 2013 (Quarterly)  
(0.97 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2013 (Quarterly)  
36,751,394

Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)  
56,544,863

Loans to related parties  
101,943

Loans to related asset management companies  
Nil

Loans to related parties due to debt restructuring  
Nil

Regulatory capital  
262,322,174

(Capital adequacy ratio = 15.49 percents)

Changes in assets and liabilities this quarter as of 30 November 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . . .  
Nil

Contingent liabilities  
Avals to bills and guarantees of loans  
4,640,526

Liabilities under unmatured import bills  
7,134,680

Letters of credit  
27,884,261

Other contingencies  
298,048,876

**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 2013 (Quarterly)  
36,071,106

(1.98 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/about-scb/investor-relations/financial-information/pillar"

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"

Date of disclosure  
31 October 2013  
Date of disclosure  
31 October 2013

Information as of  
30 June 2013  
Information as of  
30 June 2013

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

(Mr. Krieng Wongnongtaey)  
FEVP, Financial Reporting & Controls

(Mrs. Kannikar Chalitaporn)  
President