## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

**As of 30 June 2015**

<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>29,267,104</td>
<td>Deposits</td>
<td>1,900,713,840</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>273,202,458</td>
<td>Interbank and money market items, net</td>
<td>157,310,209</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>24,034,156</td>
<td>Liabilities payable on demand</td>
<td>13,104,361</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>51,737,053</td>
<td>Liabilities to deliver securities</td>
<td>24,034,156</td>
</tr>
<tr>
<td>Investments - net</td>
<td>354,426,067</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 52,600,850)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>25,379,032</td>
<td>Derivatives liabilities</td>
<td>50,928,129</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>1,745,880,369</td>
<td>Debts issued and Borrowings</td>
<td>116,230,473</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>4,097,587</td>
<td>Bank’s liabilities under acceptances</td>
<td>116,854</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>116,854</td>
<td>Other liabilities</td>
<td>46,495,180</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>31,714,921</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets, net</td>
<td>34,931,397</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td>2,584,863,339</td>
<td>Total Liabilities</td>
<td>2,308,933,202</td>
</tr>
</tbody>
</table>

### Shareholders’ equity

- **Equity portion**
  - 45,116,113
- **Other reserves**
  - 20,614,622
- **Retained Earnings**
  - 210,199,402

**Total Shareholders’ equity**

- 275,930,137

### Total Liabilities

- 2,584,863,339

### Non-Performing Loans

- 22,017,198

(1.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

### Required provisioning for loan loss

- 43,922,392

### Actual provisioning for loan loss

- 61,542,323

### Loans to related parties

- 95,271

### Loans to related asset management companies

- Nil

### Loans to related parties due to debt restructuring

- Nil

### Regulatory capital

- 301,946,164

(Capital adequacy ratio = 16.73 percents)

### Regulatory capital after deducting capital add-on arising from Single Lending Limit

- 299,162,454

### Changes in assets and liabilities this quarter as of 30 June 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . .

- Nil

### Contingent liabilities

- 3,883,068
- 8,836,220
- 32,528,381
- 374,389,723

**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/pearl"

Date of disclosure: 29 April 2015

Information as of: 31 December 2014

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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/pearl"

Date of disclosure: 29 April 2015

Information as of: 31 December 2014

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

(Mr. Krieng Wongnongtaey)
FEVP, Head of Finance and Group Treasury

(Mr. Yol Phokasub)
President

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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 June 2015 (Quarterly) 44,894,478

(2.18 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)