



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2013



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,486,906	Deposits	1,654,965,662
Interbank and money market items, net	215,366,083	Interbank and money market items, net	130,258,415
Claims on securities	14,936,710	Liabilities payable on demand	10,418,540
Derivatives assets	39,882,959	Liabilities to deliver securities	14,936,710
Investments - net	325,078,171	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,315,602 )		Derivatives liabilities	36,825,315
Investments in subsidiaries and associates, net	27,902,519	Debts issued and Borrowings	128,403,663
Loans to customers, net	1,549,674,166	Bank's liabilities under acceptances	127,461
Accrued interest receivables	3,068,036	Other liabilities	76,347,727
Customers' liabilities under acceptances	127,461	<b>Total Liabilities</b>	<b>2,052,283,493</b>
Properties foreclosed, net	9,622,718	<b>Shareholders' equity</b>	
Premises and equipment, net	33,488,975	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	13,834,106	Other reserves	18,976,359
		Retained Earnings	145,092,845
		<b>Total Shareholders' equity</b>	<b>209,185,317</b>
<b>Total Assets</b>	<b>2,261,468,810</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,261,468,810</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 31 March 2013 (Quarterly)	16,465,480
(0.94 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	36,487,798
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	53,379,964
Loans to related parties	98,763
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	253,334,331
(Capital adequacy ratio = 15.98 percents)	
Changes in assets and liabilities this quarter as of 30 April 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	5,071,033
Liabilities under unmatured import bills	8,177,798
Letters of credit	17,221,837
Other contingencies	353,064,525

<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 March 2013 (Quarterly) 34,567,609  
 (1.94 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	<a href="http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar">"http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar"</a>	Location of disclosure	<a href="http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar">"http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar"</a>
Date of disclosure	30 April 2013	Date of disclosure	30 April 2013
Information as of	31 December 2012	Information as of	31 December 2012

**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