



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2013



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	27,445,939	Deposits	1,737,701,785
Interbank and money market items, net	175,193,002	Interbank and money market items, net	128,423,700
Claims on securities	6,055,357	Liabilities payable on demand	9,378,926
Derivatives assets	43,757,936	Liabilities to deliver securities	6,055,357
Investments - net	334,760,276	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 43,540,402)		Derivatives liabilities	43,484,930
Investments in subsidiaries and associates, net	27,902,547	Debts issued and Borrowings	99,892,212
Loans to customers, net	1,611,493,509	Bank's liabilities under acceptances	101,907
Accrued interest receivables	3,748,586	Other liabilities	51,611,498
Customers' liabilities under acceptances	101,907	Total Liabilities	2,076,650,315
Properties foreclosed, net	10,540,960	Shareholders' equity	
Premises and equipment, net	33,270,230	Equity portion ^{1/}	45,116,113
Other assets, net	23,061,591	Other reserves	18,326,814
		Retained Earnings	157,238,598
		Total Shareholders' equity	220,681,525
Total Assets	2,297,331,840	Total Liabilities and Shareholders' equity	2,297,331,840

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2013 (Quarterly)	17,048,511
(0.94 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	36,907,141
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	54,295,102
Loans to related parties	102,830
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	262,773,207
(Capital adequacy ratio = 15.68 percents)	
Changes in assets and liabilities this quarter as of 31 August 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	5,076,349
Liabilities under unmatured import bills	7,073,057
Letters of credit	23,014,871
Other contingencies	327,533,821

^{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 2013 (Quarterly) 36,109,545
 (1.96 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	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