



**(Revised Version)**  
**Summary Statement of Assets and Liabilities**  
 (Audited by Certified Public Accountant)  
**As of 31 December 2013**



<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	35,583,930	Deposits	1,820,728,311
Interbank and money market items, net	154,891,396	Interbank and money market items, net	123,991,527
Claims on securities	3,088,940	Liabilities payable on demand	8,367,373
Derivatives assets	46,314,959	Liabilities to deliver securities	3,088,940
Investments - net	368,168,331	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 45,372,734 )		Derivatives liabilities	46,822,966
Investments in subsidiaries and associates, net	27,884,349	Debts issued and Borrowings	94,965,876
Loans to customers, net	1,669,017,863	Bank's liabilities under acceptances	119,241
Accrued interest receivables	3,926,947	Other liabilities	52,361,821
Customers' liabilities under acceptances	119,241	<b>Total Liabilities</b>	<b>2,150,446,055</b>
Properties foreclosed, net	9,635,528	<b>Shareholders' equity</b>	
Premises and equipment, net	33,674,416	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	31,301,986	Other reserves	18,472,303
		Retained Earnings	169,573,415
		<b>Total Shareholders' equity</b>	<b>233,161,831</b>
<b>Total Assets</b>	<b>2,383,607,886</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,383,607,886</b>

	<b>Thousand Baht</b>
Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2013 (Quarterly)	19,032,712
(1.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	38,302,010
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	59,330,003
Loans to related parties	110,358
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	262,323,983
(Capital adequacy ratio = 15.27 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	4,434,627
Liabilities under unmatured import bills	7,434,568
Letters of credit	26,852,449
Other contingencies	313,514,440

<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 2013 (Quarterly) 38,232,619  
 (2.06 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	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