



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2013



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,440,042	Deposits	1,656,573,353
Interbank and money market items, net	186,692,988	Interbank and money market items, net	133,580,171
Claims on securities	1,009,381	Liabilities payable on demand	16,193,790
Derivatives assets	33,726,461	Liabilities to deliver securities	1,009,381
Investments - net	359,152,628	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 55,245,146 )		Derivatives liabilities	30,373,766
Investments in subsidiaries and associates, net	27,902,519	Debts issued and Borrowings	129,184,675
Loans to customers, net	1,532,344,545	Bank's liabilities under acceptances	101,558
Accrued interest receivables	2,972,353	Other liabilities	49,179,102
Customers' liabilities under acceptances	101,558	<b>Total Liabilities</b>	<b>2,016,195,796</b>
Properties foreclosed, net	9,370,682	<b>Shareholders' equity</b>	
Premises and equipment, net	33,628,922	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	12,652,025	Other reserves	18,448,968
		Retained Earnings	149,233,227
<b>Total Assets</b>	<b>2,228,994,104</b>	<b>Total Shareholders' equity</b>	<b>212,798,308</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,228,994,104</b>

Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2012 (Quarterly)

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

Required provisioning for loan loss, as of 31 December 2012 (Quarterly)

Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)

Loans to related parties

Loans to related asset management companies

Loans to related parties due to debt restructuring

Regulatory capital

(Capital adequacy ratio = 15.82 percents)

Changes in assets and liabilities this quarter as of 28 February 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .

Contingent liabilities

Avals to bills and guarantees of loans

Liabilities under unmatured import bills

Letters of credit

Other contingencies

<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 2012 (Quarterly)  
(2.01 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/th/about-scb/investor-relation/financial-information/pillar"](http://www.scb.co.th/th/about-scb/investor-relation/financial-information/pillar)

Date of disclosure 31 October 2012

Information as of 30 June 2012

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-relation/financial-information/pillar"](http://www.scb.co.th/en/about-scb/investor-relation/financial-information/pillar)

Date of disclosure 31 October 2012

Information as of 30 June 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