



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2013



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	27,703,704	Deposits	1,603,213,398
Interbank and money market items, net	166,062,192	Interbank and money market items, net	126,652,590
Claims on securities	-	Liabilities payable on demand	9,357,934
Derivatives assets	36,644,532	Liabilities to deliver securities	-
Investments - net	326,332,283	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,631,750)		Derivatives liabilities	33,611,389
Investments in subsidiaries and associates, net	27,902,519	Debts issued and Borrowings	129,512,250
Loans to customers, net	1,514,243,853	Bank's liabilities under acceptances	132,085
Accrued interest receivables	2,990,185	Other liabilities	48,006,618
Customers' liabilities under acceptances	132,085	Total Liabilities	1,950,486,264
Properties foreclosed, net	9,513,410	Shareholders' equity	
Premises and equipment, net	33,644,534	Equity portion ^{1/}	45,116,113
Other assets, net	14,306,780	Other reserves	18,312,525
		Retained Earnings	145,561,175
		Total Shareholders' equity	208,989,813
Total Assets	2,159,476,077	Total Liabilities and Shareholders' equity	2,159,476,077

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2012 (Quarterly)	16,432,746
(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)	34,424,680
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	51,400,242
Loans to related parties	106,401
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	245,936,027
(Capital adequacy ratio = 15.95 percents)	
Changes in assets and liabilities this quarter as of 31 January 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	3,868,190
Liabilities under unmatured import bills	7,917,242
Letters of credit	14,123,423
Other contingencies	303,774,596

^{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 31 December 2012 (Quarterly) 33,589,715
(2.01 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/th/about-scb/invester-relation/financial-information/pillar"	Location of disclosure	"http://www.scb.co.th/en/about-scb/invester-relation/financial-information/pillar"
Date of disclosure	31 October 2012	Date of disclosure	31 October 2012
Information as of	30 June 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