



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2013



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	26,319,967	Deposits	1,738,111,220
Interbank and money market items, net	190,163,145	Interbank and money market items, net	122,110,950
Claims on securities	13,928,120	Liabilities payable on demand	7,802,967
Derivatives assets	38,195,044	Liabilities to deliver securities	13,928,120
Investments - net (with obligations Thousand Baht 24,376,544)	322,490,069	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	27,902,547	Derivatives liabilities	36,865,593
Loans to customers, net	1,599,248,244	Debts issued and Borrowings	99,761,524
Accrued interest receivables	3,167,506	Bank's liabilities under acceptances	110,692
Customers' liabilities under acceptances	110,692	Other liabilities	42,706,626
Properties foreclosed, net	10,301,610	Total Liabilities	2,061,397,692
Premises and equipment, net	33,331,958	Shareholders' equity	
Other assets, net	16,948,557	Equity portion ^{1/}	45,116,113
		Other reserves	19,161,540
		Retained Earnings	156,432,114
		Total Shareholders' equity	220,709,767
Total Assets	2,282,107,459	Total Liabilities and Shareholders' equity	2,282,107,459

	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	94,779
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	240,500,119
(Capital adequacy ratio = 14.52 percents)	
Changes in assets and liabilities this quarter as of 31 July 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	5,840,705
Liabilities under unmatured import bills	7,409,998
Letters of credit	20,163,205
Other contingencies	349,947,071

^{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 (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)		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-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