



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2013



| Assets  | Thousand Baht        | Liabilities   | Thousand Baht        |
|---|----------------------|---|----------------------|
| Cash  | 26,867,000           | Deposits  | 1,746,970,863        |
| Interbank and money market items, net           | 209,722,019          | Interbank and money market items, net                                 | 131,739,051          |
| Claims on securities                            | 17,705,957           | Liabilities payable on demand   | 10,879,685           |
| Derivatives assets                              | 37,413,814           | Liabilities to deliver securities                                     | 17,705,957           |
| Investments - net                               | 332,380,509          | Financial liabilities designated at fair value through profit or loss | -                    |
| (with obligations Thousand Baht 26,512,004 )    |                      | Derivatives liabilities   | 35,861,447           |
| Investments in subsidiaries and associates, net | 27,902,519           | Debts issued and Borrowings   | 99,438,208           |
| Loans to customers, net                         | 1,591,600,379        | Bank's liabilities under acceptances                                  | 104,095              |
| Accrued interest receivables                    | 3,334,649            | Other liabilities   | 48,330,712           |
| Customers' liabilities under acceptances        | 104,095              | <b>Total Liabilities</b>  | <b>2,091,030,018</b> |
| Properties foreclosed, net                      | 10,107,361           | <b>Shareholders' equity</b>   |                      |
| Premises and equipment, net                     | 33,367,531           | Equity portion <sup>1/</sup>  | 45,116,113           |
| Other assets, net                               | 17,826,207           | Other reserves  | 19,285,525           |
|   |                      | Retained Earnings   | 152,900,384          |
|   |                      | <b>Total Shareholders' equity</b>                                     | <b>217,302,022</b>   |
| <b>Total Assets</b>                             | <b>2,308,332,040</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>2,308,332,040</b> |

|  | Thousand Baht |
|--|---------------|
| Non-Performing Loans <sup>2/</sup> (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   | 103,292       |
| Loans to related asset management companies  | Nil           |
| Loans to related parties due to debt restructuring   | Nil           |
| Regulatory capital   | 240,515,897   |
| (Capital adequacy ratio = 14.52 percents)  |               |
| Changes in assets and liabilities this quarter as of 30 June 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   | 5,972,330     |
| Liabilities under unmatured import bills   | 7,101,097     |
| Letters of credit  | 19,284,723    |
| Other contingencies  | 302,546,066   |

<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 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   | <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   | 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