



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2013



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,025,722	Deposits	1,738,083,793
Interbank and money market items, net	203,438,284	Interbank and money market items, net	139,801,984
Claims on securities	13,936,513	Liabilities payable on demand	10,316,566
Derivatives assets	32,701,341	Liabilities to deliver securities	13,936,513
Investments - net	377,099,377	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 43,889,879 )		Derivatives liabilities	29,724,160
Investments in subsidiaries and associates, net	27,902,519	Debts issued and Borrowings	109,632,673
Loans to customers, net	1,561,456,737	Bank's liabilities under acceptances	101,903
Accrued interest receivables	3,319,715	Other liabilities	52,599,857
Customers' liabilities under acceptances	101,903	<b>Total Liabilities</b>	<b>2,094,197,449</b>
Properties foreclosed, net	9,844,172	<b>Shareholders' equity</b>	
Premises and equipment, net	33,421,354	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	14,325,984	Other reserves	19,014,841
		Retained Earnings	149,245,218
<b>Total Assets</b>	<b>2,307,573,621</b>	<b>Total Shareholders' equity</b>	<b>213,376,172</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,307,573,621</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 31 March 2013 (Quarterly)	16,465,480
(0.94 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	36,487,798
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	53,379,964
Loans to related parties	95,875
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	237,674,370
(Capital adequacy ratio = 14.78 percents)	
Changes in assets and liabilities this quarter as of 31 May 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	4,759,475
Liabilities under unmatured import bills	7,702,103
Letters of credit	16,310,431
Other contingencies	324,488,218

<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 March 2013 (Quarterly) 34,567,609  
 (1.94 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