



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2013



| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|----------------------|---|----------------------|
| Cash | 26,306,866 | Deposits | 1,753,305,225 |
| Interbank and money market items, net | 176,559,288 | Interbank and money market items, net | 114,466,580 |
| Claims on securities | 8,608,530 | Liabilities payable on demand | 10,019,927 |
| Derivatives assets | 31,653,243 | Liabilities to deliver securities | 8,608,530 |
| Investments - net | 327,933,174 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 28,191,189) | | Derivatives liabilities | 30,731,719 |
| Investments in subsidiaries and associates, net | 27,963,179 | Debts issued and Borrowings | 94,358,247 |
| Loans to customers, net | 1,616,621,697 | Bank's liabilities under acceptances | 125,585 |
| Accrued interest receivables | 3,292,863 | Other liabilities | 44,328,460 |
| Customers' liabilities under acceptances | 125,585 | Total Liabilities | 2,055,944,273 |
| Properties foreclosed, net | 10,707,678 | Shareholders' equity | |
| Premises and equipment, net | 33,302,842 | Equity portion ^{1/} | 45,116,113 |
| Other assets, net | 16,313,080 | Other reserves | 19,126,837 |
| | | Retained Earnings | 159,200,802 |
| | | Total Shareholders' equity | 223,443,752 |
| Total Assets | 2,279,388,025 | Total Liabilities and Shareholders' equity | 2,279,388,025 |

Non-Performing Loans ^{2/} (net) as of 30 September 2013 (Quarterly)

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

Required provisioning for loan loss, as of 30 September 2013 (Quarterly)

Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)

Loans to related parties

Loans to related asset management companies

Loans to related parties due to debt restructuring

Regulatory capital

(Capital adequacy ratio = 15.86 percents)

Changes in assets and liabilities this quarter as of 30 September 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

^{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 September 2013 (Quarterly)

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

Date of disclosure 30 April 2013

Information as of 31 December 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-relations/financial-information/pillar"](http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar)

Date of disclosure 30 April 2013

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