



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2014



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,225,023	Deposits	1,730,790,355
Interbank and money market items, net	192,666,582	Interbank and money market items, net	124,120,401
Claims on securities	5,044,696	Liabilities payable on demand	9,329,821
Derivatives assets	34,213,127	Liabilities to deliver securities	5,044,696
Investments - net	313,862,682	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 43,254,238)		Derivatives liabilities	34,591,095
Investments in subsidiaries and associates, net	26,917,589	Debts issued and Borrowings	118,275,196
Loans to customers, net	1,660,604,189	Bank's liabilities under acceptances	145,567
Accrued interest receivables	3,274,513	Other liabilities	69,354,180
Customers' liabilities under acceptances	145,567	Total Liabilities	2,091,651,311
Properties foreclosed, net	9,310,138	Shareholders' equity	
Premises and equipment, net	33,083,265	Equity portion ^{1/}	45,116,113
Other assets, net	20,793,159	Other reserves	18,810,051
		Retained Earnings	174,563,055
		Total Shareholders' equity	238,489,219
Total Assets	2,330,140,530	Total Liabilities and Shareholders' equity	2,330,140,530

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2014 (Quarterly)	20,285,801
(1.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2014 (Quarterly)	37,167,395
Actual provisioning for loan loss, as of 31 March 2014 (Quarterly)	58,680,666
Loans to related parties	84,122
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	270,793,683
(Capital adequacy ratio = 16.24 percents)	
Changes in assets and liabilities this quarter as of 30 April 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	3,990,795
Liabilities under unmatured import bills	5,744,964
Letters of credit	30,754,599
Other contingencies	320,147,222

^{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 March 2014 (Quarterly) 38,689,207
(2.04 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 29 April 2014
Information as of 31 December 2013

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 29 April 2014
Information as of 31 December 2013

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