

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	28,486,974	Deposits	1,821,730,017
Interbank and money market items, net	264,179,335	Interbank and money market items, net	116,590,441
Claims on securities	-	Liabilities payable on demand	9,266,669
Derivatives assets	33,571,366	Liabilities to deliver securities	-
Investments - net	326,176,747	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 34,903,731)		Derivatives liabilities	32,657,781
Investments in subsidiaries and associates, net	23,938,169	Debts issued and Borrowings	112,230,789
Loans to customers, net	1,652,420,347	Bank's liabilities under acceptances	122,315
Accrued interest receivables	4,055,514	Other liabilities	51,025,763
Customers' liabilities under acceptances	122,315	Total Liabilities	2,143,623,775
Properties foreclosed, net	9,836,754	Shareholders' equity	
Premises and equipment, net	32,618,513	Equity portion ^{1/}	45,116,113
Other assets, net	20,070,182	Other reserves	18,881,155
		Retained Earnings	187,855,173
Total Assets	2,395,476,216	Total Shareholders' equity	251,852,441
		Total Liabilities and Shareholders' equity	2,395,476,216

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2014 (Quarterly)	21,041,519
(1.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	38,897,311
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	58,919,320
Loans to related parties	89,844
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	294,468,825
(Capital adequacy ratio = 17.29 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	4,041,553
Liabilities under unmatured import bills	6,304,961
Letters of credit	39,465,500
Other contingencies	291,168,883
^{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 2014 (Quarterly)	40,810,041
(2.07 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"](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"](http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar)

Date of disclosure 29 April 2014

Date of disclosure 29 April 2014

Information as of 31 December 2013

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