



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2014



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	41,922,318	Deposits	1,890,388,475
Interbank and money market items, net	276,806,702	Interbank and money market items, net	146,014,407
Claims on securities	6,059,162	Liabilities payable on demand	7,399,327
Derivatives assets	43,759,401	Liabilities to deliver securities	6,059,162
Investments - net	340,090,493	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 54,536,662 )		Derivatives liabilities	42,486,703
Investments in subsidiaries and associates, net	22,128,612	Debts issued and Borrowings	114,485,513
Loans to customers, net	1,711,327,165	Bank's liabilities under acceptances	47,747
Accrued interest receivables	3,543,663	Other liabilities	49,645,865
Customers' liabilities under acceptances	47,747	<b>Total Liabilities</b>	<b>2,256,527,199</b>
Properties foreclosed, net	9,711,206	<b>Shareholders' equity</b>	
Premises and equipment, net	32,608,529	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	34,804,737	Other reserves	19,461,413
		Retained Earnings	201,705,010
		<b>Total Shareholders' equity</b>	<b>266,282,536</b>
<b>Total Assets</b>	<b>2,522,809,735</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,522,809,735</b>

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2014 (Quarterly)	21,413,465
(1.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	40,565,612
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	58,486,753
Loans to related parties	102,525
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	294,447,718
(Capital adequacy ratio = 16.90 percents)	
Changes in assets and liabilities this quarter as of 31 December 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	3,550,423
Liabilities under unmatured import bills	6,792,306
Letters of credit	35,196,052
Other contingencies	314,281,584
<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	
2/ Non-Performing Loans (gross) as of 31 December 2014 (Quarterly)	41,625,817
(2.06 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 October 2014	Date of disclosure	30 October 2014
Information as of	30 June 2014	Information as of	30 June 2014

**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