



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2014



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,339,140	Deposits	1,774,361,674
Interbank and money market items, net	174,424,868	Interbank and money market items, net	121,380,054
Claims on securities	5,088,915	Liabilities payable on demand	8,314,584
Derivatives assets	37,460,793	Liabilities to deliver securities	5,088,915
Investments - net (with obligations Thousand Baht 37,123,830)	332,780,423	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	27,884,349	Derivatives liabilities	38,398,195
Loans to customers, net	1,652,079,794	Debts issued and Borrowings	94,644,056
Accrued interest receivables	3,296,635	Bank's liabilities under acceptances	133,409
Customers' liabilities under acceptances	133,409	Other liabilities	49,957,083
Properties foreclosed, net	9,860,777	Total Liabilities	2,092,277,970
Premises and equipment, net	33,370,149	Shareholders' equity	
Other assets, net	24,967,475	Equity portion ^{1/}	45,116,113
		Other reserves	18,894,240
		Retained Earnings	176,398,404
		Total Shareholders' equity	240,408,757
Total Assets	2,332,686,727	Total Liabilities and Shareholders' equity	2,332,686,727

Non-Performing Loans ^{2/} (net) as of 31 December 2013 (Quarterly)

Thousand Baht

19,032,712

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

Required provisioning for loan loss, as of 31 December 2013 (Quarterly)

38,302,010

Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)

59,330,003

Loans to related parties

93,610

Loans to related asset management companies

Nil

Loans to related parties due to debt restructuring

Nil

Regulatory capital

261,880,544

(Capital adequacy ratio = 15.54 percents)

Changes in assets and liabilities this quarter as of 28 February 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

4,287,608

Liabilities under unmatured import bills

6,550,436

Letters of credit

23,242,878

Other contingencies

303,956,216

^{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 December 2013 (Quarterly)

38,232,619

(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 ["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)

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Date of disclosure 31 October 2013

Date of disclosure 31 October 2013

Information as of 30 June 2013

Information as of 30 June 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