



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2014



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,959,706	Deposits	1,779,338,948
Interbank and money market items, net	169,592,974	Interbank and money market items, net	127,511,727
Claims on securities	3,735,684	Liabilities payable on demand	7,514,831
Derivatives assets	44,882,940	Liabilities to deliver securities	3,735,684
Investments - net	329,510,499	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 41,328,160)		Derivatives liabilities	46,092,115
Investments in subsidiaries and associates, net	27,884,349	Debts issued and Borrowings	95,230,105
Loans to customers, net	1,657,728,521	Bank's liabilities under acceptances	114,971
Accrued interest receivables	3,356,063	Other liabilities	45,162,783
Customers' liabilities under acceptances	114,971	Total Liabilities	2,104,701,164
Properties foreclosed, net	9,842,931	Shareholders' equity	
Premises and equipment, net	33,508,584	Equity portion ^{1/}	45,116,113
Other assets, net	28,309,756	Other reserves	18,345,619
		Retained Earnings	173,264,082
		Total Shareholders' equity	236,725,814
Total Assets	2,341,426,978	Total Liabilities and Shareholders' equity	2,341,426,978

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2013 (Quarterly)	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	102,464
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	261,631,248
(Capital adequacy ratio = 15.43 percents)	
Changes in assets and liabilities this quarter as of 31 January 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	3,556,292
Liabilities under unmatured import bills	7,978,632
Letters of credit	23,173,224
Other contingencies	307,171,198

^{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"	Location of disclosure	"http://www.scb.co.th/en/about-scb/investor-relations/financial-information/pillar"
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