

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

**As of 31 July 2014**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	28,556,826	Deposits	1,790,938,135
Interbank and money market items, net	284,963,998	Interbank and money market items, net	134,981,039
Claims on securities	-	Liabilities payable on demand	8,699,025
Derivatives assets	32,911,124	Liabilities to deliver securities	-
Investments - net	289,249,522	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 52,907,228 )		Derivatives liabilities	32,003,309
Investments in subsidiaries and associates, net	26,917,589	Debts issued and Borrowings	112,327,993
Loans to customers, net	1,649,823,895	Bank's liabilities under acceptances	125,367
Accrued interest receivables	3,262,697	Other liabilities	43,692,117
Customers' liabilities under acceptances	125,367	<b>Total Liabilities</b>	<b>2,122,766,985</b>
Properties foreclosed, net	9,770,387	<b>Shareholders' equity</b>	
Premises and equipment, net	32,699,248	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	17,275,167	Other reserves	18,796,667
		Retained Earnings	188,876,055
<b>Total Assets</b>	<b>2,375,555,820</b>	<b>Total Shareholders' equity</b>	<b>252,788,835</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,375,555,820</b>

	<b>Thousand Baht</b>
Non-Performing Loans <sup>2/</sup> (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	82,346
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	271,058,132
(Capital adequacy ratio = 16.11 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	3,914,974
Liabilities under unmatured import bills	6,720,728
Letters of credit	39,844,120
Other contingencies	316,284,039
<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	
<sup>2/</sup> 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		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	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