



Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2014



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,637,811	Deposits	1,788,700,531
Interbank and money market items, net	269,875,426	Interbank and money market items, net	150,229,467
Claims on securities	-	Liabilities payable on demand	10,208,422
Derivatives assets	33,003,968	Liabilities to deliver securities	-
Investments - net	304,921,998	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 70,442,231)		Derivatives liabilities	31,150,268
Investments in subsidiaries and associates, net	26,917,589	Debts issued and Borrowings	120,376,144
Loans to customers, net	1,667,849,947	Bank's liabilities under acceptances	118,884
Accrued interest receivables	3,194,857	Other liabilities	51,104,452
Customers' liabilities under acceptances	118,884	Total Liabilities	2,151,888,168
Properties foreclosed, net	9,598,370	Shareholders' equity	
Premises and equipment, net	32,803,794	Equity portion ^{1/}	45,116,113
Other assets, net	21,052,608	Other reserves	18,889,511
		Retained Earnings	185,081,460
Total Assets	2,400,975,252	Total Shareholders' equity	249,087,084
		Total Liabilities and Shareholders' equity	2,400,975,252

	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	84,573
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	271,099,415
(Capital adequacy ratio = 15.98 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	4,360,004
Liabilities under unmatured import bills	5,837,922
Letters of credit	33,679,043
Other contingencies	354,650,934

^{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		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	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