



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2014



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,133,102	Deposits	1,854,659,019
Interbank and money market items, net	216,582,490	Interbank and money market items, net	102,453,844
Claims on securities	5,050,179	Liabilities payable on demand	10,192,817
Derivatives assets	45,055,071	Liabilities to deliver securities	5,050,179
Investments - net	368,439,593	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,268,785 )		Derivatives liabilities	42,688,541
Investments in subsidiaries and associates, net	23,938,169	Debts issued and Borrowings	114,148,098
Loans to customers, net	1,672,139,776	Bank's liabilities under acceptances	67,558
Accrued interest receivables	4,070,506	Other liabilities	46,249,719
Customers' liabilities under acceptances	67,558	<b>Total Liabilities</b>	<b>2,175,509,775</b>
Properties foreclosed, net	9,796,652	<b>Shareholders' equity</b>	
Premises and equipment, net	32,271,199	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	33,432,622	Other reserves	19,997,113
		Retained Earnings	199,353,916
<b>Total Assets</b>	<b>2,439,976,917</b>	<b>Total Shareholders' equity</b>	<b>264,467,142</b>
		<b>Total Liabilities and Shareholders' equity</b>	<b>2,439,976,917</b>

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2014 (Quarterly)	21,368,675
(1.09 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	39,284,448
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	58,767,065
Loans to related parties	87,766
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	294,083,353
(Capital adequacy ratio = 17.20 percents)	
Changes in assets and liabilities this quarter as of 30 September 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	4,248,028
Liabilities under unmatured import bills	6,964,394
Letters of credit	35,775,062
Other contingencies	278,538,486
<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 September 2014 (Quarterly)	41,085,567
(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	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