

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	31,323,251	Deposits	1,832,093,464
Interbank and money market items, net	245,903,232	Interbank and money market items, net	111,130,945
Claims on securities	7,576,720	Liabilities payable on demand	8,314,787
Derivatives assets	39,352,395	Liabilities to deliver securities	7,576,720
Investments - net	339,213,263	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 24,134,756)		Derivatives liabilities	37,598,905
Investments in subsidiaries and associates, net	23,938,169	Debts issued and Borrowings	113,473,002
Loans to customers, net	1,652,779,408	Bank's liabilities under acceptances	72,358
Accrued interest receivables	3,470,808	Other liabilities	43,593,169
Customers' liabilities under acceptances	72,358	Total Liabilities	2,153,853,350
Properties foreclosed, net	9,818,189	Shareholders' equity	
Premises and equipment, net	32,393,781	Equity portion ^{1/}	45,116,113
Other assets, net	28,318,528	Other reserves	19,548,229
		Retained Earnings	195,642,410
Total Assets	2,414,160,102	Total Shareholders' equity	260,306,752
		Total Liabilities and Shareholders' equity	2,414,160,102

	Thousand Baht
Non-Performing Loans ^{2/} (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	91,156
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	294,658,765
(Capital adequacy ratio = 17.53 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	3,967,369
Liabilities under unmatured import bills	6,421,232
Letters of credit	38,152,227
Other contingencies	286,302,069
^{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 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	"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	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