

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	27,233,611	Deposits	1,830,964,741
Interbank and money market items, net	295,258,122	Interbank and money market items, net	148,596,751
Claims on securities	20,906,239	Liabilities payable on demand	9,245,826
Derivatives assets	35,031,904	Liabilities to deliver securities	20,906,239
Investments - net	323,492,706	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 52,133,155)		Derivatives liabilities	33,653,426
Investments in subsidiaries and associates, net	23,938,169	Debts issued and Borrowings	113,169,335
Loans to customers, net	1,659,246,741	Bank's liabilities under acceptances	106,914
Accrued interest receivables	3,412,163	Other liabilities	42,245,590
Customers' liabilities under acceptances	106,914	Total Liabilities	2,198,888,822
Properties foreclosed, net	9,858,168	Shareholders' equity	
Premises and equipment, net	32,505,157	Equity portion ^{1/}	45,116,113
Other assets, net	24,371,496	Other reserves	19,201,584
		Retained Earnings	192,154,871
Total Assets	2,455,361,390	Total Shareholders' equity	256,472,568
		Total Liabilities and Shareholders' equity	2,455,361,390

	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	91,208
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	294,520,487
(Capital adequacy ratio = 17.47 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	3,982,969
Liabilities under unmatured import bills	6,181,504
Letters of credit	37,543,599
Other contingencies	320,081,867
^{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	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