

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,194,214	Deposits	1,840,569,517
Interbank and money market items, net	146,501,294	Interbank and money market items, net	117,451,450
Claims on securities	2,527,457	Liabilities payable on demand	10,123,384
Derivatives assets	47,370,996	Liabilities to deliver securities	2,527,457
Investments - net	361,623,774	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,157,797)		Derivatives liabilities	46,602,897
Investments in subsidiaries and associates, net	25,415,621	Debts issued and Borrowings	114,190,283
Loans to customers, net	1,756,016,550	Bank's liabilities under acceptances	132,052
Accrued interest receivables	3,985,483	Other liabilities	51,198,503
Customers' liabilities under acceptances	132,052	Total Liabilities	2,182,795,543
Properties foreclosed, net	9,945,201	Shareholders' equity	
Premises and equipment, net	31,955,278	Equity portion ^{1/}	45,116,112
Other assets, net	30,273,039	Other reserves	21,217,659
		Retained Earnings	201,811,645
Total Assets	2,450,940,959	Total Shareholders' equity	268,145,416
		Total Liabilities and Shareholders' equity	2,450,940,959

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 March 2015 (Quarterly)	21,238,040
(1.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	41,043,769
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	59,032,442
Loans to related parties	95,350
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	302,802,013
(Capital adequacy ratio = 16.95 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	300,041,839
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.80 percents)	
Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	Nil
Contingent liabilities	
Avals to bills and guarantees of loans	3,468,644
Liabilities under unmatured import bills	6,631,283
Letters of credit	33,218,113
Other contingencies	342,734,459
^{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 31 March 2015 (Quarterly)	42,060,147
(2.09 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)

Location of disclosure ["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)

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Date of disclosure 29 April 2015

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Information as of 31 December 2014

Information as of 31 December 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

(Mr. Yol Phokasub)
President