



Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2015



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,064,672	Deposits	1,838,174,932
Interbank and money market items, net	229,912,086	Interbank and money market items, net	121,804,551
Claims on securities	1,212,575	Liabilities payable on demand	10,267,692
Derivatives assets	43,262,132	Liabilities to deliver securities	1,212,575
Investments - net	333,878,874	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 36,065,452)		Derivatives liabilities	41,937,009
Investments in subsidiaries and associates, net	25,582,211	Debts issued and Borrowings	113,146,032
Loans to customers, net	1,703,927,329	Bank's liabilities under acceptances	136,703
Accrued interest receivables	4,183,724	Other liabilities	44,567,799
Customers' liabilities under acceptances	136,703	Total Liabilities	2,171,247,293
Properties foreclosed, net	9,879,804	Shareholders' equity	
Premises and equipment, net	32,274,197	Equity portion ^{1/}	45,116,113
Other assets, net	28,490,878	Other reserves	20,737,320
		Retained Earnings	208,704,459
Total Assets	2,445,805,185	Total Shareholders' equity	274,557,892
		Total Liabilities and Shareholders' equity	2,445,805,185

	Thousand Baht
Non-Performing Loans 2/ (net) as of 31 December 2014 (Quarterly) (1.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	21,413,465
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	40,565,612
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	58,486,753
Loans to related parties	102,805
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital (Capital adequacy ratio = 16.96 percents)	295,933,907
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.83 percents)	293,603,143
Changes in assets and liabilities this quarter as of 31 December 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	3,628,857
Liabilities under unmatured import bills	7,345,265
Letters of credit	30,248,803
Other contingencies	305,162,336
^{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 December 2014 (Quarterly) (2.06 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	41,625,817

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"	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