

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

**As of 31 January 2015**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	31,694,651	Deposits	1,886,668,447
Interbank and money market items, net	271,640,652	Interbank and money market items, net	105,739,642
Claims on securities	-	Liabilities payable on demand	9,814,751
Derivatives assets	45,389,166	Liabilities to deliver securities	-
Investments - net	325,015,806	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 20,800,908 )		Derivatives liabilities	44,176,860
Investments in subsidiaries and associates, net	22,180,739	Debts issued and Borrowings	113,925,210
Loans to customers, net	1,700,785,105	Bank's liabilities under acceptances	79,359
Accrued interest receivables	3,898,149	Other liabilities	42,179,824
Customers' liabilities under acceptances	79,359	<b>Total Liabilities</b>	<b>2,202,584,093</b>
Properties foreclosed, net	9,821,165	<b>Shareholders' equity</b>	
Premises and equipment, net	32,412,659	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	30,284,956	Other reserves	20,286,838
		Retained Earnings	205,215,363
		<b>Total Shareholders' equity</b>	<b>270,618,314</b>
<b>Total Assets</b>	<b>2,473,202,407</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,473,202,407</b>

	<b>Thousand Baht</b>
Non-Performing Loans 2/ (net) as of 31 December 2014 (Quarterly)	21,413,465
(1.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	100,299
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	294,545,306
(Capital adequacy ratio = 17.04 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	291,558,072
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.87 percents)	
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	4,002,728
Liabilities under unmatured import bills	7,497,202
Letters of credit	32,759,977
Other contingencies	278,096,868
<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	
2/ Non-Performing Loans (gross) as of 31 December 2014 (Quarterly)	41,625,817
(2.06 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 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