



## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2015



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	29,267,104	Deposits	1,900,713,840
Interbank and money market items, net	273,202,458	Interbank and money market items, net	157,310,209
Claims on securities	24,034,156	Liabilities payable on demand	13,104,361
Derivatives assets	51,737,053	Liabilities to deliver securities	24,034,156
Investments - net	354,426,067	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 52,600,850 )		Derivatives liabilities	50,928,129
Investments in subsidiaries and associates, net	25,379,032	Debts issued and Borrowings	116,230,473
Loans to customers, net	1,745,880,369	Bank's liabilities under acceptances	116,854
Accrued interest receivables	4,097,587	Other liabilities	46,495,180
Customers' liabilities under acceptances	116,854	<b>Total Liabilities</b>	<b>2,308,933,202</b>
Properties foreclosed, net	10,076,341	<b>Shareholders' equity</b>	
Premises and equipment, net	31,714,921	Equity portion <sup>1/</sup>	45,116,113
Other assets, net	34,931,397	Other reserves	20,614,622
		Retained Earnings	210,199,402
		<b>Total Shareholders' equity</b>	<b>275,930,137</b>
<b>Total Assets</b>	<b>2,584,863,339</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>2,584,863,339</b>

	Thousand Baht
Non-Performing Loans 2/ (net) as of 30 June 2015 (Quarterly)	22,017,198
(1.08 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	43,922,392
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	61,542,323
Loans to related parties	95,271
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	301,946,164
(Capital adequacy ratio = 16.73 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	299,162,454
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.57 percents)	
Changes in assets and liabilities this quarter as of 30 June 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	3,883,068
Liabilities under unmatured import bills	8,836,220
Letters of credit	32,528,381
Other contingencies	374,389,723
<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	
<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	44,894,478
(2.18 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	<a href="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"</a>	Location of disclosure	<a href="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"</a>
Date of disclosure	29 April 2015	Date of disclosure	29 April 2015
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, Head of Finance and Group Treasury

(Mr. Yol Phokasub)  
President