

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	30,250,150	Deposits	1,861,980,371
Interbank and money market items, net	248,253,308	Interbank and money market items, net	143,780,447
Claims on securities	2,020,175	Liabilities payable on demand	11,538,231
Derivatives assets	44,454,685	Liabilities to deliver securities	2,020,175
Investments - net	332,178,914	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 64,273,154)		Derivatives liabilities	43,564,356
Investments in subsidiaries and associates, net	25,618,221	Debts issued and Borrowings	113,533,384
Loans to customers, net	1,742,586,287	Bank's liabilities under acceptances	235,161
Accrued interest receivables	3,754,942	Other liabilities	45,428,909
Customers' liabilities under acceptances	235,161	Total Liabilities	2,222,081,034
Properties foreclosed, net	10,016,924	Shareholders' equity	
Premises and equipment, net	32,059,537	Equity portion ^{1/}	45,116,113
Other assets, net	28,700,455	Other reserves	20,402,777
		Retained Earnings	212,528,835
		Total Shareholders' equity	278,047,725
Total Assets	2,500,128,759	Total Liabilities and Shareholders' equity	2,500,128,759

	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	96,109
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	295,918,332
(Capital adequacy ratio = 16.75 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	292,968,856
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.58 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	3,772,407
Liabilities under unmatured import bills	6,984,785
Letters of credit	32,728,610
Other contingencies	334,246,007
^{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 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

(Mr. Yol Phokasub)
President