

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,041,468	Deposits	1,911,305,519
Interbank and money market items, net	254,568,378	Interbank and money market items, net	118,326,720
Claims on securities	2,019,754	Liabilities payable on demand	11,460,364
Derivatives assets	56,061,134	Liabilities to deliver securities	2,019,754
Investments - net	335,874,599	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 28,578,931)		Derivatives liabilities	55,313,948
Investments in subsidiaries and associates, net	25,519,832	Debts issued and Borrowings	116,147,339
Loans to customers, net	1,752,981,911	Bank's liabilities under acceptances	144,921
Accrued interest receivables	4,675,417	Other liabilities	51,488,949
Customers' liabilities under acceptances	144,921	Total Liabilities	2,266,207,514
Properties foreclosed, net	9,955,405	Shareholders' equity	
Premises and equipment, net	31,832,906	Equity portion ^{1/}	45,116,112
Other assets, net	34,038,575	Other reserves	21,122,863
		Retained Earnings	207,267,811
		Total Shareholders' equity	273,506,786
Total Assets	2,539,714,300	Total Liabilities and Shareholders' equity	2,539,714,300

	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	91,997
Loans to related asset management companies	Nil
Loans to related parties due to debt restructuring	Nil
Regulatory capital	302,201,277
(Capital adequacy ratio = 16.95 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	299,424,583
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.79 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	3,153,119
Liabilities under unmatured import bills	7,586,720
Letters of credit	29,504,668
Other contingencies	325,288,473
^{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)

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)

Date of disclosure 29 April 2015

Information as of 31 December 2014

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)

Date of disclosure 29 April 2015

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