

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 31 August 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	407,329	Deposits	103,678,701
Interbank and money market items, net	60,908,284	Interbank and money market items, net	60,551,225
Claims on securities	6,400,000	Liabilities payable on demand	3,091,777
Derivatives assets	25,670,134	Liabilities to deliver securities	6,400,000
Investments - net	49,746,361	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 22,304,512)		Derivatives liabilities	25,718,835
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	4,485,939
Loans to customers, net	97,198,580	Bank's liabilities under acceptances	-
Accrued interest receivables	479,438	Other liabilities	6,385,881
Customers' liabilities under acceptances	-	Total Liabilities	210,312,358
Properites foreclosed, net	25,527		
Premises and equipment, net	719,582	Shareholders' equity	
Other assets, net	7,396,424	Equity portion ^{1/}	23,892,864
		Other reserves	119,264
		Retained Earnings	15,325,454
		Total Shareholders' equity	39,337,582
Total Assets	249,649,940	Total Liabilities and Shareholders' equity	249,649,940

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly)	1,929,570
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	5,666,361
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	8,265,309
Loans to related parties	435,286
Loans to related asset management companies	2,444,938
Loans to related parties due to debt restructuring	1,923,960
Regulatory capital	38,602,514
(Capital adequacy ratio = 21.61 percents)	
Changes in assets and liabilities this quarter as of 31 August 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,264,816
Avals to bills and guarantees of loans	1,727,053
Liabilities under unmatured import bills	412,800
Letters of credit	1,315,339
Other contingencies	31,809,624

^{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 30 June 2014 (Quarterly) 6,988,040
(5.18 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 www.sc.com/th/	Location of disclosure www.sc.com/th/
Date of disclosure 28 April 2014	Date of disclosure 28 April 2014
Information as of 31 December 2013	Information as of 31 December 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Bubphawadee Owararinth)
(Acting) Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer