

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	401,197	Deposits	103,545,044
Interbank and money market items, net	74,328,146	Interbank and money market items, net	51,781,499
Claims on securities	12,800,000	Liabilities payable on demand	1,843,257
Derivatives assets	49,599,987	Liabilities to deliver securities	12,800,000
Investments - net	36,910,346	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,479,447)		Derivatives liabilities	48,349,927
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	2,834,408
Loans to customers, net	88,403,301	Bank's liabilities under acceptances	-
Accrued interest receivables	357,887	Other liabilities	13,132,677
Customers' liabilities under acceptances	-	Total Liabilities	234,286,812
Properties foreclosed, net	25,268		
Premises and equipment, net	567,667	Shareholders' equity	
Other assets, net	9,532,984	Equity portion ^{1/}	23,892,864
		Other reserves	22,429
		Retained Earnings	15,422,959
		Total Shareholders' equity	39,338,252
Total Assets	273,625,064	Total Liabilities and Shareholders' equity	273,625,064

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	2,094,305
(1.60 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	5,504,153
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	9,196,326
Loans to related parties	264,676
Loans to related asset management companies	2,140,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,521,395
(Capital adequacy ratio = 21.90 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,027,019
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.62 percents)	
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	30,824,392
Avals to bills and guarantees of loans	351,732
Liabilities under unmatured import bills	1,138,451
Letters of credit	1,639,265
Other contingencies	27,694,944

^{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 2015 (Quarterly) 6,973,122
(5.12 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 30 April 2015	Date of disclosure 30 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.

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(Lyn Yen Kok)
Chief Executive Officer

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(Oranuch Nampoolsuksan)
Chief Financial Officer