

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 31 December 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	493,965	Deposits	103,361,422
Interbank and money market items, net	42,899,841	Interbank and money market items, net	53,960,474
Claims on securities	2,000,000	Liabilities payable on demand	1,719,616
Derivatives assets	36,315,710	Liabilities to deliver securities	2,000,000
Investments - net	57,048,862	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 21,940,001)		Derivatives liabilities	37,245,687
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,517,318
Loans to customers, net	99,420,260	Bank's liabilities under acceptances	-
Accrued interest receivables	576,046	Other liabilities	12,955,131
Customers' liabilities under acceptances	-	Total Liabilities	214,759,648
Properites foreclosed, net	26,183		
Premises and equipment, net	777,154	Shareholders' equity	
Other assets, net	14,577,161	Equity portion ^{1/}	23,892,864
		Other reserves	205,243
		Retained Earnings	15,975,708
		Total Shareholders' equity	40,073,815
Total Assets	254,833,463	Total Liabilities and Shareholders' equity	254,833,463

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	1,182,363
(0.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	4,798,955
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	7,638,488
Loans to related parties	541,679
Loans to related asset management companies	3,886,938
Loans to related parties due to debt restructuring	1,933,628
Regulatory capital	37,743,474
(Capital adequacy ratio = 20.14 percents)	
Changes in assets and liabilities this quarter as of 31 December 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	45,321,217
Avals to bills and guarantees of loans	1,990,458
Liabilities under unmatured import bills	1,090,131
Letters of credit	2,611,222
Other contingencies	39,629,406

^{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 December 2013 (Quarterly) 5,411,856
(4.01 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.standardchartered.co.th	Location of disclosure www.standardchartered.co.th
Date of disclosure 30 October 2013	Date of disclosure 30 October 2013
Information as of 30 June 2013	Information as of 30 June 2013

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