

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	483,487	Deposits	99,908,013
Interbank and money market items, net	44,387,470	Interbank and money market items, net	39,870,685
Claims on securities	1,000,000	Liabilities payable on demand	1,904,188
Derivatives assets	28,974,267	Liabilities to deliver securities	1,000,000
Investments - net	46,041,956	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,172,994)		Derivatives liabilities	28,797,798
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,644,756
Loans to customers, net	94,879,382	Bank's liabilities under acceptances	-
Accrued interest receivables	394,525	Other liabilities	10,205,095
Customers' liabilities under acceptances	-	Total Liabilities	185,330,535
Properites foreclosed, net	-		
Premises and equipment, net	679,901	Shareholders' equity	
Other assets, net	7,641,672	Equity portion ^{1/}	23,892,864
		Other reserves	215,208
		Retained Earnings	15,742,334
		Total Shareholders' equity	39,850,406
Total Assets	225,180,941	Total Liabilities and Shareholders' equity	225,180,941

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly)	1,996,902
(1.55 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	5,808,980
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	8,939,176
Loans to related parties	1,968,318
Loans to related asset management companies	1,895,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,571,781
(Capital adequacy ratio = 23.16 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	36,335,286
Avals to bills and guarantees of loans	711,682
Liabilities under unmatured import bills	242,210
Letters of credit	950,809
Other contingencies	34,430,585

^{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 2014 (Quarterly) 7,206,851
(5.38 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 21 October 2014	Date of disclosure 21 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.

(Lyn Yen Kok)
Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer

