

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	442,255	Deposits	99,567,451
Interbank and money market items, net	63,236,440	Interbank and money market items, net	64,983,381
Claims on securities	7,700,100	Liabilities payable on demand	2,262,411
Derivatives assets	27,298,839	Liabilities to deliver securities	7,700,100
Investments - net	47,636,316	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,281,803)		Derivatives liabilities	25,393,363
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	2,637,685
Loans to customers, net	92,778,369	Bank's liabilities under acceptances	-
Accrued interest receivables	403,898	Other liabilities	8,914,974
Customers' liabilities under acceptances	-	Total Liabilities	211,459,365
Properites foreclosed, net	-		
Premises and equipment, net	657,928	Shareholders' equity	
Other assets, net	10,573,672	Equity portion ^{1/}	23,892,864
		Other reserves	155,720
		Retained Earnings	15,918,149
		Total Shareholders' equity	39,966,733
Total Assets	251,426,098	Total Liabilities and Shareholders' equity	251,426,098

	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	268,752
Loans to related asset management companies	1,740,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,599,821
(Capital adequacy ratio = 22.49 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,111,363
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.20 percents)	
Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	36,734,921
Avals to bills and guarantees of loans	867,117
Liabilities under unmatured import bills	332,243
Letters of credit	1,038,023
Other contingencies	34,497,538

^{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.

(Plakorn Wanglee)
(Acting) Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer