

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	530,536	Deposits	107,610,192
Interbank and money market items, net	57,595,753	Interbank and money market items, net	59,617,341
Claims on securities	7,000,000	Liabilities payable on demand	2,032,330
Derivatives assets	34,081,531	Liabilities to deliver securities	7,000,000
Investments - net	54,984,235	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,458,137)		Derivatives liabilities	35,208,174
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	4,055,349
Loans to customers, net	98,504,416	Bank's liabilities under acceptances	-
Accrued interest receivables	518,873	Other liabilities	10,557,235
Customers' liabilities under acceptances	-	Total Liabilities	226,080,621
Properites foreclosed, net	26,183		
Premises and equipment, net	766,268	Shareholders' equity	
Other assets, net	11,421,917	Equity portion ^{1/}	23,892,864
		Other reserves	253,355
		Retained Earnings	15,901,153
		Total Shareholders' equity	40,047,372
Total Assets	266,127,993	Total Liabilities and Shareholders' equity	266,127,993

	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	616,458
Loans to related asset management companies	3,791,938
Loans to related parties due to debt restructuring	1,933,628
Regulatory capital	37,781,265
(Capital adequacy ratio = 20.37 percents)	
Changes in assets and liabilities this quarter as of 31 January 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	43,528,212
Avals to bills and guarantees of loans	2,375,551
Liabilities under unmatured import bills	922,041
Letters of credit	2,071,917
Other contingencies	38,158,703

^{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)
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