STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2015

Assets	Thousand Baht	**Liabilities**	Thousand Baht
Cash	441,430	Deposits	101,531,172
Interbank and money market items, net	56,501,055	Interbank and money market items, net	50,938,785
Claims on securities	2,000,000	Liabilities payable on demand	2,436,920
Derivatives assets	28,689,631	Liabilities to deliver securities	2,000,000
Investments - net	51,939,543	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 20,839,706)		Derivatives liabilities	27,957,889
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,329,206
Loans to customers, net	88,936,029	Bank's liabilities under acceptances	-
Accrued interest receivables	423,428	Other liabilities	10,196,229
Customers' liabilities under acceptances	-	**Total Liabilities**	**198,390,201**
Properites foreclosed, net	-		
Premises and equipment, net	672,084	**Shareholders' equity**	
Other assets, net	8,089,686	Equity portion[1/]	23,892,864
		Other reserves	230,475
		Retained Earnings	15,877,627
		Total Shareholders' equity	**40,000,966**
Total Assets	**238,391,167**	**Total Liabilities and Shareholders' equity**	**238,391,167**

	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	1,962,845
Loans to related asset management companies	1,740,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,631,836
(Capital adequacy ratio = 22.98 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,143,819
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.69 percents)	
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	37,297,343
Avals to bills and guarantees of loans	867,679
Liabilities under unmatured import bills	319,991
Letters of credit	945,412
Other contingencies	35,164,261

[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 (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand 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.

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(Lyn Yen Kok)	(Oranuch Nampoolsuksan)
Chief Executive Officer	Chief Financial Officer