

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 31 July 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	417,373	Deposits	100,251,801
Interbank and money market items, net	69,327,224	Interbank and money market items, net	63,770,564
Claims on securities	8,700,000	Liabilities payable on demand	1,823,927
Derivatives assets	26,293,437	Liabilities to deliver securities	8,700,000
Investments - net	45,235,965	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 18,865,923)		Derivatives liabilities	26,026,820
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	5,591,272
Loans to customers, net	92,057,144	Bank's liabilities under acceptances	-
Accrued interest receivables	465,106	Other liabilities	6,386,656
Customers' liabilities under acceptances	-	Total Liabilities	212,551,040
Properites foreclosed, net	25,527		
Premises and equipment, net	723,498	Shareholders' equity	
Other assets, net	7,871,702	Equity portion ^{1/}	23,892,864
		Other reserves	125,401
		Retained Earnings	15,245,952
		Total Shareholders' equity	39,264,217
Total Assets	251,815,257	Total Liabilities and Shareholders' equity	251,815,257

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly)	1,929,570
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	5,666,361
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	8,265,309
Loans to related parties	434,074
Loans to related asset management companies	2,524,938
Loans to related parties due to debt restructuring	1,923,960
Regulatory capital	38,659,536
(Capital adequacy ratio = 21.57 percents)	
Changes in assets and liabilities this quarter as of 31 July 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	39,596,051
Avals to bills and guarantees of loans	1,695,094
Liabilities under unmatured import bills	5,748,026
Letters of credit	1,199,350
Other contingencies	30,953,581

^{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 30 June 2014 (Quarterly) 6,988,040
(5.18 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 28 April 2014	Date of disclosure 28 April 2014
Information as of 31 December 2013	Information as of 31 December 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