

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	375,852	Deposits	102,652,623
Interbank and money market items, net	74,365,010	Interbank and money market items, net	57,551,340
Claims on securities	15,840,000	Liabilities payable on demand	1,680,854
Derivatives assets	45,129,464	Liabilities to deliver securities	15,840,000
Investments - net	38,438,360	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,917,284)		Derivatives liabilities	44,084,826
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	2,664,699
Loans to customers, net	91,600,095	Bank's liabilities under acceptances	-
Accrued interest receivables	368,687	Other liabilities	12,206,313
Customers' liabilities under acceptances	-	Total Liabilities	236,680,655
Properites foreclosed, net	29,281		
Premises and equipment, net	574,464	Shareholders' equity	
Other assets, net	8,540,859	Equity portion ^{1/}	23,892,864
		Other reserves	23,622
		Retained Earnings	15,363,212
		Total Shareholders' equity	39,279,698
Total Assets	275,960,353	Total Liabilities and Shareholders' equity	275,960,353

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	2,094,305
(1.60 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	5,504,153
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	9,196,326
Loans to related parties	269,388
Loans to related asset management companies	2,140,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,513,874
(Capital adequacy ratio = 22.07 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,019,395
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.78 percents)	
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	31,191,430
Avals to bills and guarantees of loans	352,170
Liabilities under unmatured import bills	1,217,052
Letters of credit	1,755,021
Other contingencies	27,867,187

^{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 2015 (Quarterly) 6,973,122
(5.12 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 30 April 2015	Date of disclosure 30 April 2015
Information as of 31 December 2014	Information as of 31 December 2014

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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(Oranuch Nampoolsuksan)
(Acting) Chief Executive Officer

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(Oranuch Nampoolsuksan)
Chief Financial Officer