STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	379,644	Deposits	104,341,925
Interbank and money market items, net	52,197,738	Interbank and money market items, net	41,955,423
Claims on securities	6,500,000	Liabilities payable on demand	1,672,891
Derivatives assets	31,235,356	Liabilities to deliver securities	6,500,000
Investments - net	43,414,596	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 13,404,200)		Derivatives liabilities	29,348,245
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	2,821,595
Loans to customers, net	95,114,235	Bank's liabilities under acceptances	-
Accrued interest receivables	358,255	Other liabilities	10,676,381
Customers' liabilities under acceptances	-	**Total Liabilities**	**197,316,460**
Properites foreclosed, net	29,281		
Premises and equipment, net	583,779	**Shareholders' equity**	
Other assets, net	5,936,838	Equity portion[1/]	23,892,864
		Other reserves	31,158
		Retained Earnings	15,207,521
		Total Shareholders' equity	**39,131,543**
Total Assets	**236,448,003**	**Total Liabilities and Shareholders' equity**	**236,448,003**

	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	267,922
Loans to related asset management companies	2,140,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,481,984
(Capital adequacy ratio = 23.33 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,987,066
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.03 percents)	
Changes in assets and liabilities this quarter as of 30 June 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	30,092,166
Avals to bills and guarantees of loans	860,977
Liabilities under unmatured import bills	1,019,848
Letters of credit	2,897,565
Other contingencies	25,313,776

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