

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	368,621	Deposits	101,956,447
Interbank and money market items, net	59,639,307	Interbank and money market items, net	53,074,025
Claims on securities	8,000,022	Liabilities payable on demand	1,675,702
Derivatives assets	27,706,975	Liabilities to deliver securities	8,000,022
Investments - net	44,104,492	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 15,759,258)		Derivatives liabilities	25,619,067
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,052,310
Loans to customers, net	93,637,312	Bank's liabilities under acceptances	-
Accrued interest receivables	424,425	Other liabilities	9,394,545
Customers' liabilities under acceptances	-	Total Liabilities	202,772,118
Properites foreclosed, net	29,281		
Premises and equipment, net	610,706	Shareholders' equity	
Other assets, net	8,314,688	Equity portion ^{1/}	23,892,864
		Other reserves	209,899
		Retained Earnings	16,659,229
		Total Shareholders' equity	40,761,992
Total Assets	243,534,110	Total Liabilities and Shareholders' equity	243,534,110

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly)	1,999,969
(1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	5,748,573
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	8,976,019
Loans to related parties	267,828
Loans to related asset management companies	1,740,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,616,760
(Capital adequacy ratio = 22.77 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,128,535
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.48 percents)	
Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,035,349
Avals to bills and guarantees of loans	870,049
Liabilities under unmatured import bills	546,256
Letters of credit	1,925,312
Other contingencies	24,693,732

^{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 March 2015 (Quarterly) 7,169,744
(5.38 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 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.

(Lyn Yen Kok)

Chief Executive Officer

(Oranuch Nampoolsuksan)

Chief Financial Officer