

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 31 May 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	379,428	Deposits	117,699,024
Interbank and money market items, net	59,724,082	Interbank and money market items, net	49,954,078
Claims on securities	9,500,000	Liabilities payable on demand	2,127,752
Derivatives assets	34,506,734	Liabilities to deliver securities	9,500,000
Investments - net	51,303,396	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,973,480)		Derivatives liabilities	32,419,024
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,318,109
Loans to customers, net	99,065,773	Bank's liabilities under acceptances	-
Accrued interest receivables	374,210	Other liabilities	10,250,927
Customers' liabilities under acceptances	-	Total Liabilities	225,268,914
Properites foreclosed, net	29,281		
Premises and equipment, net	593,134	Shareholders' equity	
Other assets, net	8,607,023	Equity portion ^{1/}	23,892,864
		Other reserves	105,325
		Retained Earnings	15,514,239
		Total Shareholders' equity	39,512,428
Total Assets	264,781,342	Total Liabilities and Shareholders' equity	264,781,342

	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	265,631
Loans to related asset management companies	2,140,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,643,632
(Capital adequacy ratio = 21.62 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,150,937
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.35 percents)	
Changes in assets and liabilities this quarter as of 31 May 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	29,316,181
Avals to bills and guarantees of loans	878,035
Liabilities under unmatured import bills	1,205,582
Letters of credit	1,626,624
Other contingencies	25,605,940

^{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 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)
Chief Executive Officer

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(Oranuch Nampoolsuksan)
Chief Financial Officer