

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 30 November 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	403,646	Deposits	102,559,854
Interbank and money market items, net	58,531,675	Interbank and money market items, net	57,533,396
Claims on securities	7,000,023	Liabilities payable on demand	1,858,914
Derivatives assets	29,240,426	Liabilities to deliver securities	7,000,023
Investments - net	48,085,725	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,436,676)		Derivatives liabilities	29,022,113
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,720,949
Loans to customers, net	98,724,246	Bank's liabilities under acceptances	-
Accrued interest receivables	422,068	Other liabilities	10,014,214
Customers' liabilities under acceptances	-	Total Liabilities	211,709,463
Properites foreclosed, net	-		
Premises and equipment, net	689,864	Shareholders' equity	
Other assets, net	7,601,126	Equity portion ^{1/}	23,892,864
		Other reserves	217,494
		Retained Earnings	15,577,259
		Total Shareholders' equity	39,687,617
Total Assets	251,397,080	Total Liabilities and Shareholders' equity	251,397,080

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2014 (Quarterly)	1,956,314
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	5,822,281
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	8,463,681
Loans to related parties	277,496
Loans to related asset management companies	2,174,937
Loans to related parties due to debt restructuring	1,904,624
Regulatory capital	38,629,448
(Capital adequacy ratio = 22.42 percents)	
Changes in assets and liabilities this quarter as of 30 November 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	34,883,102
Avals to bills and guarantees of loans	705,427
Liabilities under unmatured import bills	356,016
Letters of credit	983,442
Other contingencies	32,838,217

^{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 September 2014 (Quarterly) 7,183,292
(4.96 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.

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(Lyn Yen Kok)
Chief Executive Officer

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(Nuttiphon Kalapapong)
(Acting) Chief Financial Officer