

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	426,175	Deposits	101,906,709
Interbank and money market items, net	46,317,991	Interbank and money market items, net	64,512,596
Claims on securities	2,000,000	Liabilities payable on demand	1,681,690
Derivatives assets	26,799,647	Liabilities to deliver securities	2,000,000
Investments - net	61,009,256	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 28,180,000)		Derivatives liabilities	27,374,274
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,195,405
Loans to customers, net	100,684,174	Bank's liabilities under acceptances	-
Accrued interest receivables	531,042	Other liabilities	7,652,956
Customers' liabilities under acceptances	-	Total Liabilities	208,323,630
Properties foreclosed, net	26,182		
Premises and equipment, net	793,629	Shareholders' equity	
Other assets, net	8,445,572	Equity portion ^{1/}	23,892,864
		Other reserves	75,999
		Retained Earnings	15,439,456
		Total Shareholders' equity	39,408,319
Total Assets	247,731,949	Total Liabilities and Shareholders' equity	247,731,949

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2013 (Quarterly)	1,240,836
(0.84 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	4,843,060
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	7,221,178
Loans to related parties	1,611,757
Loans to related asset management companies	4,206,938
Loans to related parties due to debt restructuring	1,997,708
Regulatory capital	37,616,439
(Capital adequacy ratio = 20.28 percents)	
Changes in assets and liabilities this quarter as of 31 October 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	45,008,389
Avals to bills and guarantees of loans	1,966,373
Liabilities under unmatured import bills	1,079,866
Letters of credit	2,746,653
Other contingencies	39,215,497

^{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 2013 (Quarterly) 5,440,335
(3.59 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.standardchartered.co.th	Location of disclosure www.standardchartered.co.th
Date of disclosure 30 October 2013	Date of disclosure 30 October 2013
Information as of 30 June 2013	Information as of 30 June 2013

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