

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 31 October 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	401,394	Deposits	102,885,965
Interbank and money market items, net	53,878,205	Interbank and money market items, net	51,308,640
Claims on securities	11,700,000	Liabilities payable on demand	1,729,934
Derivatives assets	27,306,892	Liabilities to deliver securities	11,700,000
Investments - net	46,466,353	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,691,941)		Derivatives liabilities	26,696,970
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,516,413
Loans to customers, net	98,421,124	Bank's liabilities under acceptances	-
Accrued interest receivables	437,045	Other liabilities	8,145,018
Customers' liabilities under acceptances	-	Total Liabilities	205,982,940
Properites foreclosed, net	24,442		
Premises and equipment, net	699,575	Shareholders' equity	
Other assets, net	5,570,522	Equity portion ^{1/}	23,892,864
		Other reserves	157,304
		Retained Earnings	15,570,725
		Total Shareholders' equity	39,620,893
Total Assets	245,603,833	Total Liabilities and Shareholders' equity	245,603,833

	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	280,125
Loans to related asset management companies	2,254,937
Loans to related parties due to debt restructuring	1,914,292
Regulatory capital	38,582,534
(Capital adequacy ratio = 22.27 percents)	
Changes in assets and liabilities this quarter as of 31 October 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	34,441,800
Avals to bills and guarantees of loans	705,156
Liabilities under unmatured import bills	459,929
Letters of credit	1,043,992
Other contingencies	32,232,723

^{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.

(Thaksina Kasemsant Na Ayudhya)
(Acting) Chief Executive Officer

(Warin Paaopanchon)
(Acting) Chief Financial Officer