

**STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	316,302	Deposits	98,369,554
Interbank and money market items, net	72,319,589	Interbank and money market items, net	22,288,446
Claims on securities	2,000,000	Liabilities payable on demand	1,799,269
Derivatives assets	23,429,782	Liabilities to deliver securities	3,410,003
Investments - net	23,903,830	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 5,392,156)		Derivatives liabilities	22,834,947
Investments in subsidiaries and associates, net	49,228	Debts issued and Borrowings	2,798,231
Loans to customers, net	70,073,655	Bank's liabilities under acceptances	-
Accrued interest receivables	291,282	Other liabilities	10,419,843
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>161,920,293</b>
Properties foreclosed, net	17,510		
Premises and equipment, net	462,190	<b>Shareholders' equity</b>	
Other assets, net	8,242,811	Equity portion <sup>1/</sup>	23,892,864
		Other reserves	- 11,050
		Retained Earnings	15,304,072
		<b>Total Shareholders' equity</b>	<b>39,185,886</b>
<b>Total Assets</b>	<b>201,106,179</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>201,106,179</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2016 (Quarterly)	1,700,866
(1.29 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	5,653,477
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	8,697,963
Loans to related parties	9,038
Loans to related asset management companies	1,590,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,190,246
(Capital adequacy ratio = 27.27 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,190,246
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 27.27 percents)	
Changes in assets and liabilities this quarter as of 31 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	58,770,230
Avals to bills and guarantees of loans	211,282
Liabilities under unmatured import bills	271,947
Letters of credit	1,128,198
Other contingencies	57,158,803

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2016 (Quarterly) 7,035,795  
(5.11 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 29 April 2016	Date of disclosure 29 April 2016
Information as of 31 December 2015	Information as of 31 December 2015

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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(Plakorn Wanglee)  
Chief Executive Officer

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(Oranuch Nampoolsuksan)  
Chief Financial Officer