

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	271,469	Deposits	52,180,497
Interbank and money market items, net	56,697,846	Interbank and money market items, net	28,047,796
Claims on securities	-	Liabilities payable on demand	1,548,139
Derivatives assets	23,277,544	Liabilities to deliver securities	-
Investments - net	32,646,309	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,284,729)		Derivatives liabilities	22,736,229
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	2,022,600
Loans to customers, net	32,284,311	Bank's liabilities under acceptances	313,267
Accrued interest receivables	78,761	Other liabilities	45,407,054
Customers' liabilities under acceptances	313,267	Total Liabilities	152,255,582
Properties foreclosed, net	-		
Premises and equipment, net	432,259	Shareholders' equity	
Other assets, net	44,651,209	Equity portion ^{1/}	23,892,864
		Other reserves	- 197,007
		Retained Earnings	14,749,706
		Total Shareholders' equity	38,445,563
Total Assets	190,701,145	Total Liabilities and Shareholders' equity	190,701,145

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly)	1,540,863
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	5,170,757
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	8,290,574
Loans to related parties	17,250
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	37,793,730
(Capital adequacy ratio = 26.31 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,793,730
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.31 percents)	
Changes in assets and liabilities this quarter as of 31 December 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	59,043,807
Avals to bills and guarantees of loans	217,176
Liabilities under unmatured import bills	-
Letters of credit	1,056,528
Other contingencies	57,770,103

^{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 December 2016 (Quarterly) 6,466,265
(5.63 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure www.sc.com/th/

Date of disclosure 28 October 2016

Information as of 30 June 2016

Location of disclosure www.sc.com/th/

Date of disclosure 28 October 2016

Information as of 30 June 2016

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

(Plakorn Wanglee)

Chief Executive Officer

(Oranuch Nampoolsuksan)

Chief Financial Officer