

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

As of 30 September 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	542,874	Deposits	95,720,072
Interbank and money market items, net	70,275,706	Interbank and money market items, net	28,238,036
Claims on securities	1,000,000	Liabilities payable on demand	1,796,389
Derivatives assets	22,971,534	Liabilities to deliver securities	4,006,849
Investments - net	31,416,894	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 4,809,514)		Derivatives liabilities	22,260,111
Investments in subsidiaries and associates, net	49,228	Debts issued and Borrowings	3,193,986
Loans to customers, net	72,747,673	Bank's liabilities under acceptances	-
Accrued interest receivables	247,532	Other liabilities	10,547,172
Customers' liabilities under acceptances	-	Total Liabilities	165,762,615
Properties foreclosed, net	17,511		
Premises and equipment, net	455,740	Shareholders' equity	
Other assets, net	5,578,533	Equity portion ^{1/}	23,892,864
		Other reserves	17,644
		Retained Earnings	15,630,102
		Total Shareholders' equity	39,540,610
Total Assets	205,303,225	Total Liabilities and Shareholders' equity	205,303,225

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2016 (Quarterly)	1,676,384
(1.36 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	5,707,487
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	8,681,680
Loans to related parties	14,869
Loans to related asset management companies	1,590,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,228,041
(Capital adequacy ratio = 25.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,228,041
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 25.84 percents)	
Changes in assets and liabilities this quarter as of 30 September 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	59,103,685
Avals to bills and guarantees of loans	245,185
Liabilities under unmatured import bills	335,395
Letters of credit	1,473,150
Other contingencies	57,049,955

^{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 2016 (Quarterly) 7,001,836
(5.45 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/	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

