

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 29 February 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	453,357	Deposits	97,762,974
Interbank and money market items, net	71,944,041	Interbank and money market items, net	26,548,606
Claims on securities	500,000	Liabilities payable on demand	1,717,484
Derivatives assets	31,380,176	Liabilities to deliver securities	1,380,571
Investments - net	20,922,197	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 8,630,147)		Derivatives liabilities	31,617,391
Investments in subsidiaries and associates, net	696,882	Debts issued and Borrowings	4,648,227
Loans to customers, net	78,804,867	Bank's liabilities under acceptances	-
Accrued interest receivables	291,699	Other liabilities	11,304,904
Customers' liabilities under acceptances	-	Total Liabilities	174,980,157
Properties foreclosed, net	-		
Premises and equipment, net	526,238	Shareholders' equity	
Other assets, net	8,536,792	Equity portion ^{1/}	23,892,864
		Other reserves	114,881
		Retained Earnings	15,068,347
		Total Shareholders' equity	39,076,092
Total Assets	214,056,249	Total Liabilities and Shareholders' equity	214,056,249

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly)	1,636,133
(1.38 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	6,425,822
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	9,341,514
Loans to related parties	19,098
Loans to related asset management companies	1,920,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,242,990
(Capital adequacy ratio = 27.23 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,744,786
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.88 percents)	
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	57,948,100
Avals to bills and guarantees of loans	912,061
Liabilities under unmatured import bills	351,365
Letters of credit	780,888
Other contingencies	55,903,786

^{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 2015 (Quarterly) 7,589,173
(6.11 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 22 October 2015	Date of disclosure 22 October 2015
Information as of 30 June 2015	Information as of 30 June 2015

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

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(Lyn Yen Kok)
Chief Executive Officer

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(Oranuch Nampoolsuksan)
Chief Financial Officer