

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	337,191	Deposits	102,879,974
Interbank and money market items, net	64,275,476	Interbank and money market items, net	22,824,492
Claims on securities	1,500,000	Liabilities payable on demand	1,852,441
Derivatives assets	32,718,426	Liabilities to deliver securities	1,500,000
Investments - net	25,041,233	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,594,040)		Derivatives liabilities	32,768,144
Investments in subsidiaries and associates, net	696,882	Debts issued and Borrowings	2,070,176
Loans to customers, net	79,390,918	Bank's liabilities under acceptances	-
Accrued interest receivables	301,783	Other liabilities	13,529,524
Customers' liabilities under acceptances	-	Total Liabilities	177,424,751
Properties foreclosed, net	-		
Premises and equipment, net	526,665	Shareholders' equity	
Other assets, net	11,404,440	Equity portion ^{1/}	23,892,864
		Other reserves	146,556
		Retained Earnings	14,728,843
		Total Shareholders' equity	38,768,263
Total Assets	216,193,014	Total Liabilities and Shareholders' equity	216,193,014

	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	160,935
Loans to related asset management companies	1,960,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,268,153
(Capital adequacy ratio = 26.47 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,770,295
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.13 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	60,224,685
Avals to bills and guarantees of loans	1,226,462
Liabilities under unmatured import bills	430,739
Letters of credit	1,084,765
Other contingencies	57,482,719

^{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	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 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