

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	342,185	Deposits	100,963,792
Interbank and money market items, net	83,237,168	Interbank and money market items, net	21,463,321
Claims on securities	2,000,000	Liabilities payable on demand	2,110,275
Derivatives assets	26,710,690	Liabilities to deliver securities	2,790,956
Investments - net	15,346,509	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,052,150)		Derivatives liabilities	27,134,669
Investments in subsidiaries and associates, net	688,763	Debts issued and Borrowings	3,079,600
Loans to customers, net	73,593,087	Bank's liabilities under acceptances	-
Accrued interest receivables	270,296	Other liabilities	13,807,141
Customers' liabilities under acceptances	-	Total Liabilities	171,349,754
Properties foreclosed, net	-		
Premises and equipment, net	510,328	Shareholders' equity	
Other assets, net	7,729,799	Equity portion ^{1/}	23,892,864
		Other reserves	26,203
		Retained Earnings	15,160,004
		Total Shareholders' equity	39,079,071
Total Assets	210,428,825	Total Liabilities and Shareholders' equity	210,428,825

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	1,688,974
(1.32 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	5,835,015
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	8,782,970
Loans to related parties	9,005
Loans to related asset management companies	1,740,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,251,929
(Capital adequacy ratio = 27.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,753,848
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 27.45 percents)	
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	58,480,289
Avals to bills and guarantees of loans	250,083
Liabilities under unmatured import bills	344,266
Letters of credit	1,120,866
Other contingencies	56,765,074

^{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 March 2016 (Quarterly) 7,156,007
(5.35 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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(Lyn Yen Kok)
Chief Executive Officer

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(Oranuch Nampoolsuksan)
Chief Financial Officer