

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	288,997	Deposits	92,471,092
Interbank and money market items, net	62,572,000	Interbank and money market items, net	28,955,153
Claims on securities	-	Liabilities payable on demand	1,825,844
Derivatives assets	23,657,323	Liabilities to deliver securities	2,499,712
Investments - net	33,975,103	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,722,743)		Derivatives liabilities	23,067,880
Investments in subsidiaries and associates, net	49,228	Debts issued and Borrowings	1,929,033
Loans to customers, net	75,201,321	Bank's liabilities under acceptances	-
Accrued interest receivables	252,842	Other liabilities	12,214,340
Customers' liabilities under acceptances	-	Total Liabilities	162,963,054
Properties foreclosed, net	-		
Premises and equipment, net	444,274	Shareholders' equity	
Other assets, net	6,555,765	Equity portion ^{1/}	23,892,864
		Other reserves	-
		Retained Earnings	16,265,804
		Total Shareholders' equity	40,033,799
Total Assets	202,996,853	Total Liabilities and Shareholders' equity	202,996,853

	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	14,967
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,093,182
(Capital adequacy ratio = 26.09 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,093,182
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.09 percents)	
Changes in assets and liabilities this quarter as of 30 November 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	60,526,224
Avals to bills and guarantees of loans	249,584
Liabilities under unmatured import bills	551,157
Letters of credit	1,079,144
Other contingencies	58,646,339

^{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	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 28 October 2016	Date of disclosure 28 October 2016
Information as of 30 June 2016	Information as of 30 June 2016

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

.....
(Chew Kim Ling)
(Acting) Chief Executive Officer

.....
(Prachaya Salicupt)
(Acting) Chief Financial Officer