

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	359,215	Deposits	92,278,266
Interbank and money market items, net	54,223,952	Interbank and money market items, net	25,963,731
Claims on securities	1,000,000	Liabilities payable on demand	1,838,531
Derivatives assets	22,622,012	Liabilities to deliver securities	1,000,000
Investments - net	36,683,157	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,759,588)		Derivatives liabilities	22,186,061
Investments in subsidiaries and associates, net	49,228	Debts issued and Borrowings	2,530,530
Loans to customers, net	73,863,967	Bank's liabilities under acceptances	-
Accrued interest receivables	256,959	Other liabilities	9,031,269
Customers' liabilities under acceptances	-	Total Liabilities	154,828,388
Properties foreclosed, net	17,511		
Premises and equipment, net	450,104	Shareholders' equity	
Other assets, net	4,918,572	Equity portion ^{1/}	23,892,864
		Other reserves	-
		Retained Earnings	15,754,897
		Total Shareholders' equity	39,616,289
Total Assets	194,444,677	Total Liabilities and Shareholders' equity	194,444,677

	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	8,112
Loans to related asset management companies	1,590,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,183,397
(Capital adequacy ratio = 25.68 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,183,397
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 25.68 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	64,519,464
Avals to bills and guarantees of loans	246,698
Liabilities under unmatured import bills	496,017
Letters of credit	1,408,076
Other contingencies	62,368,673

^{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.

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(Plakorn Wanglee)
Chief Executive Officer

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(Aree Polerdsawat)
(Acting) Chief Financial Officer