

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	310,732	Deposits	107,097,404
Interbank and money market items, net	85,239,687	Interbank and money market items, net	23,338,387
Claims on securities	3,300,000	Liabilities payable on demand	1,869,787
Derivatives assets	26,005,681	Liabilities to deliver securities	4,306,952
Investments - net	19,942,805	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,453,303)		Derivatives liabilities	25,428,906
Investments in subsidiaries and associates, net	49,228	Debts issued and Borrowings	3,376,354
Loans to customers, net	70,510,196	Bank's liabilities under acceptances	-
Accrued interest receivables	283,500	Other liabilities	11,821,386
Customers' liabilities under acceptances	-	Total Liabilities	177,239,176
Properties foreclosed, net	-		
Premises and equipment, net	487,424	Shareholders' equity	
Other assets, net	10,294,862	Equity portion ^{1/}	23,892,864
		Other reserves	33,985
		Retained Earnings	15,258,090
		Total Shareholders' equity	39,184,939
Total Assets	216,424,115	Total Liabilities and Shareholders' equity	216,424,115

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2016 (Quarterly)	1,700,866
(1.29 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	5,653,477
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	8,697,963
Loans to related parties	9,595
Loans to related asset management companies	1,590,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,239,987
(Capital adequacy ratio = 26.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,239,987
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.63 percents)	
Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	55,866,021
Avals to bills and guarantees of loans	212,525
Liabilities under unmatured import bills	367,719
Letters of credit	963,001
Other contingencies	54,322,776

^{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 June 2016 (Quarterly) 7,035,795
(5.11 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 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