

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	304,855	Deposits	80,265,643
Interbank and money market items, net	74,650,937	Interbank and money market items, net	27,410,764
Claims on securities	-	Liabilities payable on demand	1,667,034
Derivatives assets	19,914,695	Liabilities to deliver securities	-
Investments - net	32,307,817	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,830,011)		Derivatives liabilities	17,713,877
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	2,856,144
Loans to customers, net	38,120,373	Bank's liabilities under acceptances	794,744
Accrued interest receivables	119,314	Other liabilities	42,843,394
Customers' liabilities under acceptances	794,744	Total Liabilities	173,551,600
Properties foreclosed, net	-		
Premises and equipment, net	421,056	Shareholders' equity	
Other assets, net	45,578,399	Equity portion ^{1/}	23,892,864
		Other reserves	-
		Retained Earnings	14,956,529
		Total Shareholders' equity	38,708,760
Total Assets	212,260,360	Total Liabilities and Shareholders' equity	212,260,360

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly)	1,540,863
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	5,170,757
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	8,290,574
Loans to related parties	166,287
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,875,817
Regulatory capital	37,718,399
(Capital adequacy ratio = 26.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,718,399
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.84 percents)	
Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	54,550,975
Avals to bills and guarantees of loans	825,353
Liabilities under unmatured import bills	-
Letters of credit	866,232
Other contingencies	52,859,390

^{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 2016 (Quarterly) 6,466,265
(5.63 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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(Oranuch Nampoolsuksan)
Chief Financial Officer