

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	293,449	Deposits	62,038,652
Interbank and money market items, net	52,442,013	Interbank and money market items, net	28,735,243
Claims on securities	50,000	Liabilities payable on demand	1,521,008
Derivatives assets	20,429,437	Liabilities to deliver securities	494,004
Investments - net	32,476,650	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,563,032)		Derivatives liabilities	18,674,569
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	1,373,145
Loans to customers, net	40,006,431	Bank's liabilities under acceptances	474,687
Accrued interest receivables	104,282	Other liabilities	43,987,391
Customers' liabilities under acceptances	474,687	Total Liabilities	157,298,699
Properties foreclosed, net	-		
Premises and equipment, net	425,545	Shareholders' equity	
Other assets, net	49,129,861	Equity portion ^{1/}	23,892,864
		Other reserves	- 185,711
		Retained Earnings	14,874,673
		Total Shareholders' equity	38,581,826
Total Assets	195,880,525	Total Liabilities and Shareholders' equity	195,880,525

	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	153,954
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,878,135
Regulatory capital	37,764,977
(Capital adequacy ratio = 26.13 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,764,977
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.13 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	54,496,708
Avals to bills and guarantees of loans	741,747
Liabilities under unmatured import bills	-
Letters of credit	1,017,675
Other contingencies	52,737,286

^{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