

## STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	420,054	Deposits	104,356,531
Interbank and money market items, net	67,473,435	Interbank and money market items, net	31,225,277
Claims on securities	4,100,000	Liabilities payable on demand	1,628,036
Derivatives assets	36,409,117	Liabilities to deliver securities	4,100,000
Investments - net	26,423,948	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,900,118)		Derivatives liabilities	35,139,660
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	5,062,842
Loans to customers, net	88,149,266	Bank's liabilities under acceptances	-
Accrued interest receivables	308,108	Other liabilities	11,020,981
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>192,533,327</b>
Properties foreclosed, net	11,914		
Premises and equipment, net	542,461	<b>Shareholders' equity</b>	
Other assets, net	6,574,939	Equity portion <sup>1/</sup>	23,892,864
		Other reserves	8,493
		Retained Earnings	14,676,839
		<b>Total Shareholders' equity</b>	<b>38,578,196</b>
<b>Total Assets</b>	<b>231,111,523</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>231,111,523</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2015 (Quarterly)	1,488,455
(1.17 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	7,032,829
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	9,787,126
Loans to related parties	247,136
Loans to related asset management companies	1,990,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,438,776
(Capital adequacy ratio = 24.57 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,943,264
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 24.25 percents)	
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	31,433,025
Avals to bills and guarantees of loans	1,229,916
Liabilities under unmatured import bills	657,325
Letters of credit	850,242
Other contingencies	28,695,542

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2015 (Quarterly) 7,967,689  
(5.98 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

## Channel of capital maintenance information disclosure

For Commercial Bank

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure www.sc.com/th/

Date of disclosure 22 October 2015

Information as of 30 June 2015

Location of disclosure www.sc.com/th/

Date of disclosure 22 October 2015

Information as of 30 June 2015

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

( Nithi Laophulsuk )

(Acting) Chief Executive Officer

(Oranuch Nampoolsuksan)

Chief Financial Officer