

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2015

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|--------------------|---|--------------------|
| Cash | 327,479 | Deposits | 100,797,838 |
| Interbank and money market items, net | 65,797,291 | Interbank and money market items, net | 38,590,646 |
| Claims on securities | 12,100,000 | Liabilities payable on demand | 1,619,816 |
| Derivatives assets | 39,371,980 | Liabilities to deliver securities | 12,100,000 |
| Investments - net | 26,232,657 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 6,308,995) | | Derivatives liabilities | 36,596,258 |
| Investments in subsidiaries and associates, net | 698,281 | Debts issued and Borrowings | 2,384,364 |
| Loans to customers, net | 89,684,842 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 345,666 | Other liabilities | 12,891,366 |
| Customers' liabilities under acceptances | - | Total Liabilities | 204,980,288 |
| Properties foreclosed, net | 11,914 | | |
| Premises and equipment, net | 551,658 | Shareholders' equity | |
| Other assets, net | 8,384,851 | Equity portion ^{1/} | 23,892,864 |
| | | Other reserves | 10,732 |
| | | Retained Earnings | 14,622,735 |
| | | Total Shareholders' equity | 38,526,331 |
| Total Assets | 243,506,619 | Total Liabilities and Shareholders' equity | 243,506,619 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loan ^{2/} (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 | 245,957 |
| Loans to related asset management companies | 1,990,000 |
| Loans to related parties due to debt restructuring | 1,880,454 |
| Regulatory capital | 38,454,932 |
| (Capital adequacy ratio = 24.08 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 37,959,642 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.77 percents) | |
| Changes in assets and liabilities this quarter as of 31 October 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 31,142,816 |
| Avals to bills and guarantees of loans | 1,220,648 |
| Liabilities under unmatured import bills | 620,094 |
| Letters of credit | 896,131 |
| Other contingencies | 28,405,943 |

^{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 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 | 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 22 October 2015 | Date of disclosure 22 October 2015 |
| Information as of 30 June 2015 | Information as of 30 June 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