

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	339,339	Deposits	97,969,927
Interbank and money market items, net	82,587,888	Interbank and money market items, net	22,712,969
Claims on securities	-	Liabilities payable on demand	1,818,403
Derivatives assets	29,025,863	Liabilities to deliver securities	2,372,010
Investments - net	12,987,143	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 5,336,765)		Derivatives liabilities	28,884,672
Investments in subsidiaries and associates, net	688,763	Debts issued and Borrowings	4,577,296
Loans to customers, net	74,565,383	Bank's liabilities under acceptances	-
Accrued interest receivables	288,842	Other liabilities	13,449,529
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>171,784,806</b>
Properties foreclosed, net	-		
Premises and equipment, net	518,481	<b>Shareholders' equity</b>	
Other assets, net	10,083,694	Equity portion <sup>1/</sup>	23,892,864
		Other reserves	38,463
		Retained Earnings	15,369,263
		<b>Total Shareholders' equity</b>	<b>39,300,590</b>
<b>Total Assets</b>	<b>211,085,396</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>211,085,396</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2016 (Quarterly)	1,688,974
(1.32 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	5,835,015
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	8,782,970
Loans to related parties	17,542
Loans to related asset management companies	1,740,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,190,824
(Capital adequacy ratio = 27.49 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,691,903
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 27.13 percents)	
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	60,488,641
Avals to bills and guarantees of loans	275,146
Liabilities under unmatured import bills	64,908
Letters of credit	1,221,557
Other contingencies	58,927,030

<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 31 March 2016 (Quarterly) 7,156,007  
(5.35 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