

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)

As of 30 June 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	373,111	Deposits	93,416,658
Interbank and money market items, net	84,693,906	Interbank and money market items, net	31,521,077
Claims on securities	-	Liabilities payable on demand	1,550,852
Derivatives assets	27,474,395	Liabilities to deliver securities	102,619
Investments - net	20,959,579	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 5,690,823)		Derivatives liabilities	28,074,337
Investments in subsidiaries and associates, net	49,228	Debts issued and Borrowings	3,704,606
Loans to customers, net	70,555,146	Bank's liabilities under acceptances	-
Accrued interest receivables	259,676	Other liabilities	18,607,699
Customers' liabilities under acceptances	-	Total Liabilities	176,977,848
Properties foreclosed, net	-		
Premises and equipment, net	493,905	Shareholders' equity	
Other assets, net	11,275,306	Equity portion ^{1/}	23,892,864
		Other reserves	36,462
		Retained Earnings	15,227,078
		Total Shareholders' equity	39,156,404
Total Assets	216,134,252	Total Liabilities and Shareholders' equity	216,134,252

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2016 (Quarterly)	1,700,866
(1.29 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	5,653,477
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	8,697,963
Loans to related parties	9,961
Loans to related asset management companies	1,590,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,203,550
(Capital adequacy ratio = 27.79 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,203,550
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 27.79 percents)	
Changes in assets and liabilities this quarter as of 30 June 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	56,016,733
Avals to bills and guarantees of loans	214,184
Liabilities under unmatured import bills	305,598
Letters of credit	1,058,748
Other contingencies	54,438,203

^{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 June 2016 (Quarterly) 7,035,795
(5.11 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 29 April 2016

Information as of 31 December 2015

Location of disclosure www.sc.com/th/

Date of disclosure 29 April 2016

Information as of 31 December 2015

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

(Lyn Yen Kok)

Chief Executive Officer

(Oranuch Nampoolsuksan)

Chief Financial Officer