

# STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	324,673	Deposits	101,527,324
Interbank and money market items, net	51,679,055	Interbank and money market items, net	35,331,540
Claims on securities	1,700,000	Liabilities payable on demand	1,729,365
Derivatives assets	51,290,618	Liabilities to deliver securities	1,700,000
Investments - net	37,021,290	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 8,580,817)		Derivatives liabilities	50,205,653
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	3,673,224
Loans to customers, net	91,049,681	Bank's liabilities under acceptances	-
Accrued interest receivables	348,001	Other liabilities	13,728,700
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>207,895,806</b>
Properites foreclosed, net	11,913		
Premises and equipment, net	560,796	<b>Shareholders' equity</b>	
Other assets, net	11,772,100	Equity portion <sup>1/</sup>	23,892,864
		Other reserves	17,341
		Retained Earnings	14,650,397
		<b>Total Shareholders' equity</b>	<b>38,560,602</b>
<b>Total Assets</b>	<b>246,456,408</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>246,456,408</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	248,140
Loans to related asset management companies	2,140,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,519,862
(Capital adequacy ratio = 22.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,025,465
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.22 percents)	
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	31,330,115
Avals to bills and guarantees of loans	1,257,960
Liabilities under unmatured import bills	1,064,758
Letters of credit	1,048,012
Other contingencies	27,959,385

<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	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 30 April 2015	Date of disclosure 30 April 2015
Information as of 31 December 2014	Information as of 31 December 2014

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