

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2017

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|--------------------|---|--------------------|
| Cash | 242,144 | Deposits | 49,030,294 |
| Interbank and money market items, net | 44,368,276 | Interbank and money market items, net | 45,819,441 |
| Claims on securities | - | Liabilities payable on demand | 1,512,145 |
| Derivatives assets | 16,234,035 | Liabilities to deliver securities | 3,099,204 |
| Investments - net | 36,248,959 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 3,015,950) | | Derivatives liabilities | 14,245,381 |
| Investments in subsidiaries and associates, net | 48,170 | Debts issued and Borrowings | 1,246,783 |
| Loans to customers, net | 42,254,172 | Bank's liabilities under acceptances | 697,813 |
| Accrued interest receivables | 140,516 | Other liabilities | 33,406,606 |
| Customers' liabilities under acceptances | 697,813 | Total Liabilities | 149,057,667 |
| Properites foreclosed, net | 31,488 | | |
| Premises and equipment, net | 344,480 | Shareholders' equity | |
| Other assets, net | 48,223,961 | Equity portion ^{1/} | 23,892,864 |
| | | Other reserves | 11,248 |
| | | Retained Earnings | 15,872,235 |
| | | Total Shareholders' equity | 39,776,347 |
| Total Assets | 188,834,014 | Total Liabilities and Shareholders' equity | 188,834,014 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly) | 1,497,525 |
| (1.38 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 30 September 2017 (Quarterly) | 5,205,738 |
| Actual provisioning for loan loss, as of 30 September 2017 (Quarterly) | 8,099,521 |
| Loans to related parties | 405,098 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | 1,857,809 |
| Regulatory capital | 38,149,236 |
| (Capital adequacy ratio = 28.48 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 38,149,236 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 28.48 percents) | |
| Changes in assets and liabilities this quarter as of 30 September 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 56,544,284 |
| Avals to bills and guarantees of loans | 312,106 |
| Liabilities under unmatured import bills | - |
| Letters of credit | 749,824 |
| Other contingencies | 55,482,354 |

^{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 2017 (Quarterly) 6,365,814
(5.60 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 |
| Date of disclosure 16 October 2017 | Date of disclosure |
| Information as of 30 June 2017 | Information as of |

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

.....
(Saraswadee Kupatapong)
(Acting) Chief Executive Officer

.....
(Oranuch Nampoolsuksan)
Chief Financial Officer