

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	370,181	Deposits	105,383,367
Interbank and money market items, net	87,477,707	Interbank and money market items, net	23,329,230
Claims on securities	-	Liabilities payable on demand	2,173,723
Derivatives assets	26,607,892	Liabilities to deliver securities	1,271,371
Investments - net	13,701,797	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,581,100)		Derivatives liabilities	27,285,059
Investments in subsidiaries and associates, net	688,763	Debts issued and Borrowings	2,743,428
Loans to customers, net	75,836,920	Bank's liabilities under acceptances	-
Accrued interest receivables	266,204	Other liabilities	12,794,890
Customers' liabilities under acceptances	-	Total Liabilities	174,981,068
Properites foreclosed, net	-		
Premises and equipment, net	502,232	Shareholders' equity	
Other assets, net	8,553,674	Equity portion ^{1/}	23,892,864
		Other reserves	18,825
		Retained Earnings	15,112,613
		Total Shareholders' equity	39,024,302
Total Assets	214,005,370	Total Liabilities and Shareholders' equity	214,005,370

	Thousand Baht
Non-Performing Loan ^{2/} (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	8,552
Loans to related asset management companies	1,590,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,252,281
(Capital adequacy ratio = 27.63 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,252,281
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 27.63 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	55,017,367
Avals to bills and guarantees of loans	220,728
Liabilities under unmatured import bills	208,703
Letters of credit	1,150,385
Other contingencies	53,437,551

^{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 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)
Location of disclosure www.sc.com/th/	Location of disclosure www.sc.com/th/
Date of disclosure 29 April 2016	Date of disclosure 29 April 2016
Information as of 31 December 2015	Information as of 31 December 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