

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	120,605	Deposits	56,259,386
Interbank and money market items, net	51,935,669	Interbank and money market items, net	32,197,484
Claims on securities	-	Liabilities payable on demand	1,543,827
Derivatives assets	15,274,870	Liabilities to deliver securities	1,425,832
Investments - net	36,686,851	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	13,516,763
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	-
Loans to customers, net	45,504,340	Bank's liabilities under acceptances	780,242
Accrued interest receivables	166,813	Other liabilities	9,007,915
Customers' liabilities under acceptances	780,242	Total Liabilities	114,731,449
Properites foreclosed, net	25,624		
Premises and equipment, net	335,804	Shareholders' equity	
Other assets, net	4,441,988	Equity portion ^{1/}	23,892,864
		Other reserves	- 11,825
		Retained Earnings	16,708,488
		Total Shareholders' equity	40,589,527
Total Assets	155,320,976	Total Liabilities and Shareholders' equity	155,320,976

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2017 (Quarterly)	150,436
(0.17 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	2,760,865
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	3,810,583
Loans to related parties	466,796
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,850,854
Regulatory capital	38,333,601
(Capital adequacy ratio = 36.71 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,333,601
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 36.71 percents)	
Changes in assets and liabilities this quarter as of 31 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	33,915,863
Avals to bills and guarantees of loans	273,013
Liabilities under unmatured import bills	-
Letters of credit	597,120
Other contingencies	33,045,730

^{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 December 2017 (Quarterly) 2,564,016
(2.79 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.

(Plakorn Wanglee)

Chief Executive Officer

(Ashish Jain)

Chief Financial Officer