

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant)

As of 31 January 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	58,550	Deposits	99,847,888
Interbank and money market items, net	114,210,784	Interbank and money market items, net	29,200,213
Claims on securities	-	Liabilities payable on demand	1,751,247
Derivatives assets	20,587,222	Liabilities to deliver securities	1,841,945
Investments - net	21,773,855	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 7,703,397)		Derivatives liabilities	18,443,495
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	2,643,886
Loans to customers, net	40,130,806	Bank's liabilities under acceptances	971,260
Accrued interest receivables	118,888	Other liabilities	10,359,879
Customers' liabilities under acceptances	971,260	Total Liabilities	165,059,813
Properties foreclosed, net	25,624		
Premises and equipment, net	325,447	Shareholders' equity	
Other assets, net	7,574,444	Equity portion ^{1/}	23,892,864
		Other reserves	- 1,173
		Retained Earnings	16,873,546
		Total Shareholders' equity	40,765,237
Total Assets	205,825,050	Total Liabilities and Shareholders' equity	205,825,050

	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	462,193
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,848,296
Regulatory capital	38,397,411
(Capital adequacy ratio = 35.55 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,397,411
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 35.55 percents)	
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	33,913,858
Avals to bills and guarantees of loans	2,902,470
Liabilities under unmatured import bills	-
Letters of credit	526,430
Other contingencies	30,484,958

^{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.

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(Plakorn Wanglee)
Chief Executive Officer

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(Ashish Jain)
Chief Financial Officer