

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	74,164	Deposits	59,798,779
Interbank and money market items, net	51,096,463	Interbank and money market items, net	35,617,368
Claims on securities	-	Liabilities payable on demand	1,704,933
Derivatives assets	13,026,760	Liabilities to deliver securities	177,105
Investments - net	54,505,460	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,982,236)		Derivatives liabilities	11,423,891
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	-
Loans to customers, net	31,028,441	Bank's liabilities under acceptances	479,523
Accrued interest receivables	110,785	Other liabilities	8,388,554
Customers' liabilities under acceptances	479,523	Total Liabilities	117,590,153
Properties foreclosed, net	137,830		
Premises and equipment, net	302,267	Shareholders' equity	
Other assets, net	7,471,492	Equity portion ^{1/}	23,892,864
		Other reserves	- 124,037
		Retained Earnings	16,922,375
		Total Shareholders' equity	40,691,202
Total Assets	158,281,355	Total Liabilities and Shareholders' equity	158,281,355

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly)	148,948
(0.16 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	2,719,611
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	3,027,047
Loans to related parties	505,813
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,813,514
Regulatory capital	37,935,763
(Capital adequacy ratio = 41.04 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,935,763
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 41.04 percents)	
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	33,853,295
Avals to bills and guarantees of loans	172,818
Liabilities under unmatured import bills	-
Letters of credit	1,240,589
Other contingencies	32,439,888

^{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 2018 (Quarterly) 2,434,991
(2.58 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 26 October 2018	Date of disclosure
Information as of 30 June 2018	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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(Kanchana Boonprasongtun)
(Acting) Chief Financial Officer