

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 November 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	98,922	Deposits	95,310,087
Interbank and money market items, net	90,032,576	Interbank and money market items, net	28,250,661
Claims on securities	-	Liabilities payable on demand	1,100,081
Derivatives assets	16,849,284	Liabilities to deliver securities	5,135,576
Investments - net	37,798,799	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,151,812)		Derivatives liabilities	14,597,819
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	4,547,367
Loans to customers, net	44,791,739	Bank's liabilities under acceptances	725,493
Accrued interest receivables	148,849	Other liabilities	11,010,828
Customers' liabilities under acceptances	725,493	Total Liabilities	160,677,912
Properites foreclosed, net	31,667		
Premises and equipment, net	334,318	Shareholders' equity	
Other assets, net	9,895,056	Equity portion ^{1/}	23,892,864
		Other reserves	- 41,655
		Retained Earnings	16,225,752
		Total Shareholders' equity	40,076,961
Total Assets	200,754,873	Total Liabilities and Shareholders' equity	200,754,873

	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	464,851
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,853,172
Regulatory capital	38,111,422
(Capital adequacy ratio = 32.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,111,422
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 32.81 percents)	
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	34,055,391
Avals to bills and guarantees of loans	287,744
Liabilities under unmatured import bills	-
Letters of credit	660,422
Other contingencies	33,107,225

^{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.

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(Plakorn Wanglee)
Chief Executive Officer

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(Ashish Jain)
Chief Financial Officer