

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2018

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|-------------------------------------------------|--------------------|-----------------------------------------------------------------------|--------------------|
| Cash | 38,085 | Deposits | 64,516,215 |
| Interbank and money market items, net | 57,733,864 | Interbank and money market items, net | 34,698,427 |
| Claims on securities | - | Liabilities payable on demand | 1,043,012 |
| Derivatives assets | 15,426,973 | Liabilities to deliver securities | 1,035,212 |
| Investments - net | 49,060,716 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 1,776,729) | | Derivatives liabilities | 13,976,569 |
| Investments in subsidiaries and associates, net | 48,170 | Debts issued and Borrowings | - |
| Loans to customers, net | 33,974,715 | Bank's liabilities under acceptances | 476,219 |
| Accrued interest receivables | 113,067 | Other liabilities | 11,390,139 |
| Customers' liabilities under acceptances | 476,218 | Total Liabilities | 127,135,793 |
| Properties foreclosed, net | 142,398 | | |
| Premises and equipment, net | 305,835 | Shareholders' equity | |
| Other assets, net | 9,937,889 | Equity portion ^{1/} | 23,892,864 |
| | | Other reserves | - 186,483 |
| | | Retained Earnings | 16,415,756 |
| | | Total Shareholders' equity | 40,122,137 |
| Total Assets | 167,257,930 | Total Liabilities and Shareholders' equity | 167,257,930 |

| | 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 | 513,574 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | 1,816,072 |
| Regulatory capital | 37,946,615 |
| (Capital adequacy ratio = 40.10 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 37,946,615 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 40.10 percents) | |
| Changes in assets and liabilities this quarter as of 31 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 32,354,859 |
| Avals to bills and guarantees of loans | 268,002 |
| Liabilities under unmatured import bills | - |
| Letters of credit | 1,255,011 |
| Other contingencies | 30,831,846 |

^{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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(Ashish Jain)
Chief Financial Officer