

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	49,393	Deposits	55,800,953
Interbank and money market items, net	25,762,198	Interbank and money market items, net	27,479,892
Claims on securities	-	Liabilities payable on demand	994,875
Derivatives assets	16,537,085	Liabilities to deliver securities	-
Investments - net	55,648,455	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,616,785)		Derivatives liabilities	19,712,417
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	28,566,708	Bank's liabilities under acceptances	321,380
Accrued interest receivables	115,471	Other liabilities	7,271,039
Customers' liabilities under acceptances	321,380	Total Liabilities	111,580,556
Properties foreclosed, net	3,328		
Premises and equipment, net	252,779	Shareholders' equity	
Other assets, net	11,385,778	Equity portion ^{1/}	23,892,864
		Other reserves	127,597
		Retained Earnings	3,041,558
		Total Shareholders' equity	27,062,019
Total Assets	138,642,575	Total Liabilities and Shareholders' equity	138,642,575

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly)	19,440
(0.05 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	2,140,539
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	2,318,787
Loans to related parties	728,920
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,784,672
Regulatory capital	25,650,691
(Capital adequacy ratio = 31.20 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	25,650,691
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 31.20 percents)	
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,790,442
Avals to bills and guarantees of loans	3,440,930
Liabilities under unmatured import bills	-
Letters of credit	509,707
Other contingencies	24,839,805

^{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 2019 (Quarterly) 1,807,522
(4.03 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 15 October 2019	Date of disclosure
Information as of 30 June 2019	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