

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	75,761	Deposits	65,814,599
Interbank and money market items, net	65,008,366	Interbank and money market items, net	28,304,205
Claims on securities	-	Liabilities payable on demand	1,556,866
Derivatives assets	14,747,567	Liabilities to deliver securities	1,566,824
Investments - net	42,060,542	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 301,539)		Derivatives liabilities	12,378,449
Investments in subsidiaries and associates, net	48,170	Debts issued and Borrowings	-
Loans to customers, net	31,215,562	Bank's liabilities under acceptances	500,973
Accrued interest receivables	105,510	Other liabilities	11,451,331
Customers' liabilities under acceptances	500,973	Total Liabilities	121,573,247
Properites foreclosed, net	142,398		
Premises and equipment, net	309,270	Shareholders' equity	
Other assets, net	7,691,079	Equity portion ^{1/}	23,892,864
		Other reserves	- 147,955
		Retained Earnings	16,587,042
		Total Shareholders' equity	40,331,951
Total Assets	161,905,198	Total Liabilities and Shareholders' equity	161,905,198

	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	505,205
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,818,630
Regulatory capital	37,968,195
(Capital adequacy ratio = 39.19 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,968,195
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 39.19 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,882,033
Avals to bills and guarantees of loans	263,375
Liabilities under unmatured import bills	-
Letters of credit	805,068
Other contingencies	27,813,590

^{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.

(Plakorn Wanglee)

Chief Executive Officer

(Ashish Jain)

Chief Financial Officer