

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	131,563	Deposits	54,867,382
Interbank and money market items, net	23,796,924	Interbank and money market items, net	26,327,018
Claims on securities	-	Liabilities payable on demand	1,289,739
Derivatives assets	16,043,527	Liabilities to deliver securities	239,914
Investments - net	53,699,436	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 4,980,072)		Derivatives liabilities	19,661,617
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	30,816,758	Bank's liabilities under acceptances	750,333
Accrued interest receivables	100,159	Other liabilities	7,730,105
Customers' liabilities under acceptances	750,333	Total Liabilities	110,866,108
Properties foreclosed, net	3,328		
Premises and equipment, net	245,749	Shareholders' equity	
Other assets, net	12,387,863	Equity portion ^{1/}	23,892,864
		Other reserves	179,373
		Retained Earnings	3,037,295
		Total Shareholders' equity	27,109,532
Total Assets	137,975,640	Total Liabilities and Shareholders' equity	137,975,640

	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	800,507
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,787,301
Regulatory capital	25,723,463
(Capital adequacy ratio = 31.02 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	25,723,463
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 31.02 percents)	
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	34,034,934
Avals to bills and guarantees of loans	3,480,636
Liabilities under unmatured import bills	-
Letters of credit	1,112,919
Other contingencies	29,441,379

^{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