

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Audited/reviewed by Certified Public Accountant)

As of 31 December 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	366,546	Deposits	98,759,857
Interbank and money market items, net	50,170,112	Interbank and money market items, net	20,738,726
Claims on securities	-	Liabilities payable on demand	1,277,189
Derivatives assets	34,012,808	Liabilities to deliver securities	-
Investments - net	28,887,212	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 4,285,518)		Derivatives liabilities	34,138,282
Investments in subsidiaries and associates, net	696,882	Debts issued and Borrowings	3,026,023
Loans to customers, net	83,837,637	Bank's liabilities under acceptances	-
Accrued interest receivables	296,118	Other liabilities	12,286,096
Customers' liabilities under acceptances	-	Total Liabilities	170,226,173
Properites foreclosed, net	-		
Premises and equipment, net	534,016	Shareholders' equity	
Other assets, net	9,806,405	Equity portion ^{1/}	23,892,864
		Other reserves	46,492
		Retained Earnings	14,442,207
		Total Shareholders' equity	38,381,563
Total Assets	208,607,736	Total Liabilities and Shareholders' equity	208,607,736

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly)	1,636,133
(1.38 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	6,425,822
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	9,341,514
Loans to related parties	162,874
Loans to related asset management companies	1,960,000
Loans to related parties due to debt restructuring	1,880,454
Regulatory capital	38,298,799
(Capital adequacy ratio = 25.36 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,801,362
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 25.03 percents)	
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	61,103,083
Avals to bills and guarantees of loans	1,236,627
Liabilities under unmatured import bills	2,119,601
Letters of credit	1,161,431
Other contingencies	56,585,424

^{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 31 December 2015 (Quarterly) 7,589,173
(6.11 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 www.sc.com/th/
Date of disclosure 22 October 2015	Date of disclosure 22 October 2015
Information as of 30 June 2015	Information as of 30 June 2015

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Lyn Yen Kok)

Chief Executive Officer

(Oranuch Nampoolsuksan)

Chief Financial Officer