

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 December 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	509,832	Deposits	114,575,922
Interbank and money market items, net	58,798,371	Interbank and money market items, net	54,909,641
Claims on securities	6,000,000	Liabilities payable on demand	2,543,471
Derivatives assets	28,091,103	Liabilities to deliver securities	6,000,000
Investments - net	54,223,340	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,500,000)		Derivatives liabilities	28,521,657
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	6,778,122
Loans to customers, net	103,398,737	Bank's liabilities under acceptances	-
Accrued interest receivables	558,437	Other liabilities	8,375,948
Customers' liabilities under acceptances	-	Total Liabilities	221,704,761
Properties foreclosed, net	40,024		
Premises and equipment, net	828,271	Shareholders' equity	
Other assets, net	6,860,864	Equity portion ^{1/}	23,892,864
		Other reserves	174,315
		Retained Earnings	14,235,320
		Total Shareholders' equity	38,302,499
Total Assets	260,007,260	Total Liabilities and Shareholders' equity	260,007,260

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly)	1,199,347
(0.80 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	4,460,673
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	6,168,970
Loans to related parties	7,463,845
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	34,388,567
(Capital adequacy ratio = 17.79 percents)	
Changes in assets and liabilities this quarter as of 31 December 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	31,750,888
Avals to bills and guarantees of loans	3,587,819
Liabilities under unmatured import bills	1,114,020
Letters of credit	3,062,527
Other contingencies	23,986,522

^{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 2012 (Quarterly) 5,044,324
(3.27 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure www.standardchartered.co.th	Location of disclosure www.standardchartered.co.th
Date of disclosure 31 October 2012	Date of disclosure 31 October 2012
Information as of 30 June 2012	Information as of 30 June 2012

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