

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	446,215	Deposits	90,825,104
Interbank and money market items, net	73,379,333	Interbank and money market items, net	55,051,002
Claims on securities	3,000,000	Liabilities payable on demand	1,611,639
Derivatives assets	30,740,780	Liabilities to deliver securities	3,000,000
Investments - net	57,103,246	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 19,600,000)		Derivatives liabilities	31,943,921
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	36,021,786
Loans to customers, net	93,067,643	Bank's liabilities under acceptances	-
Accrued interest receivables	647,665	Other liabilities	11,677,942
Customers' liabilities under acceptances	-	Total Liabilities	230,131,394
Properties foreclosed, net	75,295		
Premises and equipment, net	864,919	Shareholders' equity	
Other assets, net	6,864,454	Equity portion ^{1/}	23,892,864
		Other reserves	72,624
		Retained Earnings	12,151,414
		Total Shareholders' equity	36,116,902
Total Assets	266,248,296	Total Liabilities and Shareholders' equity	266,248,296

Non-Performing Loan ^{2/} (net) as of 31 December 2011 (Quarterly)	Thousand Baht
(0.72 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,088,604
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	3,737,326
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	4,784,342
Loans to related parties	8,376,055
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,476,908
(Capital adequacy ratio = 17.36 percents)	
Changes in assets and liabilities this quarter as of 31 January 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,181,037
Avals to bills and guarantees of loans	158,210
Liabilities under unmatured import bills	672,945
Letters of credit	5,594,846
Other contingencies	28,755,036

^{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 2011 (Quarterly)
(2.76 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 4,278,547

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)
Location of disclosure www.standardchartered.co.th
Date of disclosure 28 October 2011
Information as of 30 June 2011

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)
Location of disclosure www.standardchartered.co.th
Date of disclosure 28 October 2011
Information as of 30 June 2011

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