

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 July 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	459,360	Deposits	109,845,351
Interbank and money market items, net	117,957,314	Interbank and money market items, net	63,191,868
Claims on securities	25,295,000	Liabilities payable on demand	1,500,038
Derivatives assets	34,237,918	Liabilities to deliver securities	25,295,000
Investments - net	35,489,901	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 4,450,000)		Derivatives liabilities	35,598,085
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	39,426,764
Loans to customers, net	93,823,072	Bank's liabilities under acceptances	-
Accrued interest receivables	538,817	Other liabilities	18,054,088
Customers' liabilities under acceptances	-	Total Liabilities	292,911,194
Properties foreclosed, net	95,809		
Premises and equipment, net	902,196	Shareholders' equity	
Other assets, net	17,817,115	Equity portion ^{1/}	23,892,864
		Other reserves	375,540
		Retained Earnings	10,246,730
		Total Shareholders' equity	33,764,054
Total Assets	326,675,248	Total Liabilities and Shareholders' equity	326,675,248

Non-Performing Loan ^{2/} (net) as of 30 June 2011 (Quarterly)	Thousand Baht
(0.18 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	311,345
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	1,974,808
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	3,349,524
Loans to related parties	5,701,479
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,749,346
(Capital adequacy ratio = 15.82 percents)	
Changes in assets and liabilities this quarter as of 31 July 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	37,999,873
Avals to bills and guarantees of loans	101,336
Liabilities under unmatured import bills	956,052
Letters of credit	5,362,406
Other contingencies	31,580,079

^{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 June 2011 (Quarterly) 1,651,412
(0.93 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)
Location of disclosure www.standardchartered.co.th
Date of disclosure 29 April 2011
Information as of 31 December 2010

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)
Location of disclosure www.standardchartered.co.th
Date of disclosure 29 April 2011
Information as of 31 December 2010

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

(Kamalkant Agarwal)
(Acting) Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer