

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	491,068	Deposits	107,948,163
Interbank and money market items, net	46,966,370	Interbank and money market items, net	58,136,886
Claims on securities	360,000	Liabilities payable on demand	1,425,946
Derivatives assets	32,994,556	Liabilities to deliver securities	360,000
Investments - net	69,291,759	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 33,890,000)		Derivatives liabilities	32,637,443
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	15,058,025
Loans to customers, net	98,921,463	Bank's liabilities under acceptances	-
Accrued interest receivables	561,704	Other liabilities	18,425,980
Customers' liabilities under acceptances	-	Total Liabilities	233,992,443
Properties foreclosed, net	74,275		
Premises and equipment, net	851,991	Shareholders' equity	
Other assets, net	20,881,978	Equity portion ^{1/}	23,892,864
		Other reserves	72,521
		Retained Earnings	13,496,082
		Total Shareholders' equity	37,461,467
Total Assets	271,453,910	Total Liabilities and Shareholders' equity	271,453,910

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2012 (Quarterly)	968,174
(0.71 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2012 (Quarterly)	4,137,722
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)	5,318,237
Loans to related parties	7,955,565
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	33,874,145
(Capital adequacy ratio = 17.50 percents)	
Changes in assets and liabilities this quarter as of 31 July 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	32,346,162
Avals to bills and guarantees of loans	1,183,946
Liabilities under unmatured import bills	1,107,989
Letters of credit	3,736,494
Other contingencies	26,317,733

^{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 2012 (Quarterly) 4,435,374
(3.19 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 30 April 2012
Information as of 31 December 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 30 April 2012
Information as of 31 December 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