

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 November 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	415,734	Deposits	98,236,212
Interbank and money market items, net	72,190,350	Interbank and money market items, net	62,872,864
Claims on securities	8,449,998	Liabilities payable on demand	1,624,159
Derivatives assets	34,433,755	Liabilities to deliver securities	8,449,998
Investments - net	58,886,064	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 26,300,002)		Derivatives liabilities	35,579,069
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	26,259,401
Loans to customers, net	93,084,338	Bank's liabilities under acceptances	-
Accrued interest receivables	608,699	Other liabilities	11,885,333
Customers' liabilities under acceptances	-	Total Liabilities	244,907,036
Properties foreclosed, net	85,857		
Premises and equipment, net	870,605	Shareholders' equity	
Other assets, net	11,022,300	Equity portion ^{1/}	23,892,864
		Other reserves	13,239
		Retained Earnings	11,293,307
		Total Shareholders' equity	35,199,410
Total Assets	280,106,446	Total Liabilities and Shareholders' equity	280,106,446

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2011 (Quarterly)	865,934
(0.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	3,538,178
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	4,450,143
Loans to related parties	5,890,017
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,682,306
(Capital adequacy ratio = 16.91 percents)	
Changes in assets and liabilities this quarter as of 30 November 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	37,048,706
Avals to bills and quarantees of loans	168,162
Liabilities under unmatured import bills	972,176
Letters of credit	6,363,090
Other contingencies	29,545,278

^{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 September 2011 (Quarterly) 3,834,933
(2.29 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 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