

# STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

## Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 November 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	534,949	Deposits	110,516,358
Interbank and money market items, net	60,734,240	Interbank and money market items, net	61,376,907
Claims on securities	7,500,000	Liabilities payable on demand	1,549,359
Derivatives assets	29,076,671	Liabilities to deliver securities	7,500,000
Investments - net	58,128,375	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 20,380,000)		Derivatives liabilities	29,339,836
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	12,786,086
Loans to customers, net	102,511,629	Bank's liabilities under acceptances	-
Accrued interest receivables	570,327	Other liabilities	10,279,928
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>233,348,474</b>
Properties foreclosed, net	40,024		
Premises and equipment, net	828,905	<b>Shareholders' equity</b>	
Other assets, net	11,557,113	Equity portion <sup>1/</sup>	23,892,864
		Other reserves	123,352
		Retained Earnings	14,815,824
		<b>Total Shareholders' equity</b>	<b>38,832,040</b>
<b>Total Assets</b>	<b>272,180,514</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>272,180,514</b>

Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2012 (Quarterly)	Thousand Baht
(0.63 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	939,233
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	4,340,872
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly)	5,436,822
Loans to related parties	7,571,774
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	33,680,025
(Capital adequacy ratio = 17.32 percents)	
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	30,848,497
Avals to bills and guarantees of loans	2,604,411
Liabilities under unmatured import bills	938,232
Letters of credit	3,422,804
Other contingencies	23,883,050

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2012 (Quarterly) 4,594,553  
(2.99 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

### Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks)	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

( Warin Paaopanchon )  
(Acting) Chief Financial Officer