

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	510,263	Deposits	108,819,399
Interbank and money market items, net	94,540,184	Interbank and money market items, net	50,939,023
Claims on securities	19,700,000	Liabilities payable on demand	1,487,325
Derivatives assets	30,588,864	Liabilities to deliver securities	19,700,000
Investments - net	43,243,957	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,800,000)		Derivatives liabilities	33,304,697
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	34,897,142
Loans to customers, net	93,210,732	Bank's liabilities under acceptances	-
Accrued interest receivables	573,853	Other liabilities	12,371,065
Customers' liabilities under acceptances	-	Total Liabilities	261,518,651
Properties foreclosed, net	85,857		
Premises and equipment, net	876,856	Shareholders' equity	
Other assets, net	12,913,971	Equity portion ^{1/}	23,892,864
		Other reserves	42,774
		Retained Earnings	10,934,542
		Total Shareholders' equity	34,784,632
Total Assets	296,303,283	Total Liabilities and Shareholders' equity	296,303,283

Non-Performing Loan ^{2/} (net) as of 30 September 2011 (Quarterly)	Thousand Baht
(0.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	865,934
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	5,890,441
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,565,226
(Capital adequacy ratio = 16.86 percents)	
Changes in assets and liabilities this quarter as of 31 October 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,889,713
Avals to bills and guarantees of loans	176,816
Liabilities under unmatured import bills	886,624
Letters of credit	5,792,260
Other contingencies	29,034,013

^{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	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 28 October 2011	Date of disclosure 28 October 2011
Information as of 30 June 2011	Information as of 30 June 2011

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

(Nag Srimannarayan Addepalli)
(Acting) Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer