

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	451,822	Deposits	92,845,538
Interbank and money market items, net	71,681,070	Interbank and money market items, net	51,428,541
Claims on securities	12,750,000	Liabilities payable on demand	1,466,029
Derivatives assets	36,055,388	Liabilities to deliver securities	12,750,000
Investments - net (with obligations Thousand Baht 7,800,000)	43,803,870	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	58,746	Derivatives liabilities	38,630,260
Loans to customers, net	92,693,340	Debts issued and Borrowings	27,024,383
Accrued interest receivables	536,618	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	25,196,953
Properties foreclosed, net	85,857	Total Liabilities	249,341,704
Premises and equipment, net	884,592		
Other assets, net	24,681,836	Shareholders' equity	
		Equity portion ^{1/}	23,892,864
		Other reserves	-
		Retained Earnings	10,623,462
		Total Shareholders' equity	34,341,435
Total Assets	283,683,139	Total Liabilities and Shareholders' equity	283,683,139

	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	5,889,681
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,777,814
(Capital adequacy ratio = 16.23 percents)	
Changes in assets and liabilities this quarter as of 30 September 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	38,953,969
Avals to bills and guarantees of loans	178,019
Liabilities under unmatured import bills	943,977
Letters of credit	6,330,215
Other contingencies	31,501,758

^{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 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.

(Lyn Yen Kok)
Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer