

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	499,052	Deposits	115,752,629
Interbank and money market items, net	59,178,456	Interbank and money market items, net	64,195,111
Claims on securities	3,500,000	Liabilities payable on demand	1,705,931
Derivatives assets	30,675,887	Liabilities to deliver securities	3,500,000
Investments - net	70,837,757	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 35,060,000)		Derivatives liabilities	30,447,460
Investments in subsidiaries and associates, net	698,281	Debts issued and Borrowings	14,199,386
Loans to customers, net	102,817,150	Bank's liabilities under acceptances	-
Accrued interest receivables	626,571	Other liabilities	11,360,623
Customers' liabilities under acceptances	-	Total Liabilities	241,161,140
Properties foreclosed, net	74,275		
Premises and equipment, net	832,365	Shareholders' equity	
Other assets, net	9,406,450	Equity portion ^{1/}	23,892,864
		Other reserves	23,758
		Retained Earnings	14,068,482
		Total Shareholders' equity	37,985,104
Total Assets	279,146,244	Total Liabilities and Shareholders' equity	279,146,244

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2012 (Quarterly)	939,233
(0.63 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	7,869,334
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	33,680,025
(Capital adequacy ratio = 17.00 percents)	
Changes in assets and liabilities this quarter as of 30 September 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	30,654,976
Avals to bills and guarantees of loans	1,161,304
Liabilities under unmatured import bills	1,625,250
Letters of credit	3,003,859
Other contingencies	24,864,563

^{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 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
(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.

(Oranuch Nampoolsuksan)
(Acting) Chief Executive Officer

(Aree Polerdsawat)
Head of Finance Governance and Project Finance