

# STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	698,284	Deposits	101,905,083
Interbank and money market items, net	105,693,678	Interbank and money market items, net	83,154,417
Claims on securities	13,490,000	Liabilities payable on demand	1,535,791
Derivatives assets	36,964,913	Liabilities to deliver securities	13,490,000
Investments - net	42,663,595	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 16,300,000)		Derivatives liabilities	41,037,665
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	21,381,850
Loans to customers, net	97,327,425	Bank's liabilities under acceptances	-
Accrued interest receivables	432,027	Other liabilities	13,862,769
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>276,367,575</b>
Properties foreclosed, net	79,951		
Premises and equipment, net	990,279	<b>Shareholders' equity</b>	
Other assets, net	10,901,058	Equity portion <sup>1/</sup>	23,892,864
		Other reserves	- 156,741
		Retained Earnings	9,196,258
		<b>Total Shareholders' equity</b>	<b>32,932,381</b>
<b>Total Assets</b>	<b>309,299,956</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>309,299,956</b>

Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2010 (Quarterly)	Thousand Baht
(0.20 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	313,133
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	1,969,013
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	3,262,454
Loans to related parties	5,916,088
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,646,851
(Capital adequacy ratio = 14.66 percents)	
Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	37,286,368
Avals to bills and guarantees of loans	76,712
Liabilities under unmatured Import bills	897,164
Letters of credit	2,936,890
Other contingencies	33,375,602

<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 31 December 2010 (Quarterly) 1,688,264  
(1.07 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)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure www.standardchartered.co.th	Location of disclosure . . . . .
Date of disclosure 29 October 2010	Date of disclosure . . . . .
Information as of 30 June 2010	Information as of . . . . .

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