

STANDARD CHARTERED BANK (THAI) PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 28 February 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	631,105	Deposits	105,080,698
Interbank and money market items, net	130,840,244	Interbank and money market items, net	105,726,561
Claims on securities	36,330,000	Liabilities payable on demand	1,680,521
Derivatives assets	33,709,672	Liabilities to deliver securities	37,684,106
Investments - net	42,755,290	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,450,000)		Derivatives liabilities	37,207,332
Investments in subsidiaries and associates, net	58,746	Debts issued and Borrowings	23,112,426
Loans to customers, net	98,975,581	Bank's liabilities under acceptances	-
Accrued interest receivables	463,360	Other liabilities	14,570,394
Customers' liabilities under acceptances	-	Total Liabilities	325,042,038
Properties foreclosed, net	79,951		
Premises and equipment, net	979,546	Shareholders' equity	
Other assets, net	13,444,058	Equity portion ^{1/}	23,892,864
		Other reserves	-
		Retained Earnings	9,487,609
		Total Shareholders' equity	33,225,515
Total Assets	358,267,553	Total Liabilities and Shareholders' equity	358,267,553

Non-Performing Loan ^{2/} (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	5,819,020
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,563,204
(Capital adequacy ratio = 14.35 percents)	
Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	38,189,931
Avals to bills and guarantees of loans	73,592
Liabilities under unmatured import bills	919,408
Letters of credit	3,501,540
Other contingencies	33,695,391

^{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 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.

(Kamalkant Agarwal)
(Acting) Chief Executive Officer

(Oranuch Nampoolsuksan)
Chief Financial Officer