



## THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

## 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	13,425,801	DEPOSITS	519,037,445
INTERBANK AND MONEY MARKET ITEMS, NET	71,475,973	INTERBANK AND MONEY MARKET ITEMS, NET	48,858,194
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	3,481,776
DERIVATIVES ASSETS	1,159,494	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	138,177,757	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
( WITH OBLIGATION THOUSAND BAHT 6,413,487 )		DERIVATIVES LIABILITIES	918,213
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	2,298,301	DEBTS ISSUED AND BORROWINGS	178,795,300
LOANS TO CUSTOMERS, NET	590,524,643	BANK'S LIABILITIES UNDER ACCEPTANCES	76,863
ACCRUED INTEREST RECEIVABLES	1,082,559	OTHER LIABILITIES	49,592,978
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	76,863	TOTAL LIABILITIES	800,760,769
PROPERTIES FORECLOSED, NET	11,869,872		
PREMISES AND EQUIPMENT, NET	8,963,947	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	32,548,491	EQUITY PORTION <sup>1/</sup>	15,009,684
		OTHER RESERVES	36,772,018
		RETAINED EARNINGS	19,061,230
		TOTAL SHAREHOLDERS' EQUITY	70,842,932
TOTAL ASSETS	871,603,701	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	871,603,701

THOUSAND BAHT

NON -PERFORMING LOANS <sup>2/</sup> (NET) AS OF 31 DECEMBER 2010 (QUARTERLY)

17,214,234

( 2.69 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )

REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 31 DECEMBER 2010 (QUARTERLY)

27,659,393

ACTUAL PROVISIONING FOR LOAN LOSS, AS OF 31 DECEMBER 2010 (QUARTERLY)

28,366,429

LOANS TO RELATED PARTIES

15,846,394

LOANS TO RELATED ASSET MANAGEMENT COMPANIES

-

LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING

5,192,090

REGULATORY CAPITAL <sup>3/</sup>

80,381,510

( CAPITAL ADEQUACY RATIO = 12.62 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

72,033,826

AVALS TO BILLS AND GUARANTEES OF LOANS

4,035,038

LIABILITIES UNDER UNMATURED IMPORT BILLS

634,005

LETTERS OF CREDIT

1,997,303

OTHER CONTINGENCIES

65,367,480

<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)

39,556,745

( 5.98 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS )

<sup>3/</sup>ACCORDING TO THE PRINCIPLE OF A CONSOLIDATED SUPERVISION OF THE BANK OF THAILAND

## 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)

THANACHART BANK

LOCATION OF DISCLOSURE

www.thanachartbank.co.th

LOCATION OF DISCLOSURE

DATE OF DISCLOSURE

29 OCTOBER 2010

DATE OF DISCLOSURE

INFORMATION AS OF

30 JUNE 2010

INFORMATION AS OF

SIAM CITY BANK

LOCATION OF DISCLOSURE

www.scib.co.th

DATE OF DISCLOSURE

26 OCTOBER 2010

INFORMATION AS OF

30 JUNE 2010

WE CERTIFY HERE THAT THIS SUMMARY STATEMENT OF ASSETS AND LIABILITIES IS COMPLETELY,CORRECTY AND TRULY PRESENTED.

( MR.SOMJATE MOOSIRILERT )

SENIOR EXECUTIVE VICE PRESIDENT



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	4,062,038	DEPOSITS	234,418,479
INTERBANK AND MONEY MARKET ITEMS, NET	27,419,186	INTERBANK AND MONEY MARKET ITEMS, NET	53,057,099
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,363,481
DERIVATIVES ASSETS	895,121	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	46,769,826	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
( WITH OBLIGATION THOUSAND BAHT 301,817 )		DERIVATIVES LIABILITIES	665,861
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	73,121,367	DEBTS ISSUED AND BORROWINGS	123,247,192
LOANS TO CUSTOMERS, NET	329,370,775	BANK'S LIABILITIES UNDER ACCEPTANCES	-
ACCRUED INTEREST RECEIVABLES	317,890	OTHER LIABILITIES	7,583,907
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	TOTAL LIABILITIES	421,336,019
PROPERTIES FORECLOSED, NET	580,491	SHAREHOLDERS' EQUITY	
PREMISES AND EQUIPMENT, NET	1,631,298	EQUITY PORTION <sup>1/</sup>	57,237,343
OTHER ASSETS, NET	4,462,677	OTHER RESERVES	184,938
		RETAINED EARNINGS	9,872,369
		TOTAL SHAREHOLDERS' EQUITY	67,294,650
TOTAL ASSETS	488,630,669	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	488,630,669

THOUSAND BAHT

NON -PERFORMING LOANS <sup>2/</sup> (NET) AS OF 31 DECEMBER 2010 (QUARTERLY)	1,914,757
( 0.57 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )	
REQUIRED PROVISIONING FOR LOAN LOSS , AS OF 31 DECEMBER 2010 (QUARTERLY)	7,123,275
ACTUAL PROVISIONING FOR LOAN LOSS , AS OF 31 DECEMBER 2010 (QUARTERLY)	7,498,311
LOANS TO RELATED PARTIES	5,267,439
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	83,633
REGULATORY CAPITAL	89,766,478
( CAPITAL ADEQUACY RATIO = 14.31 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	15,710,689
AVALS TO BILLS AND GUARANTEES OF LOANS	3,253,286
LIABILITIES UNDER UNMATURED IMPORT BILLS	129,786
LETTERS OF CREDIT	859,229
OTHER CONTINGENCIES	11,468,388

<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)  
( 2.26 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS ) 7,648,303

## 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	LOCATION OF DISCLOSURE
DATE OF DISCLOSURE	DATE OF DISCLOSURE
INFORMATION AS OF	INFORMATION AS OF

WE CERTIFY HERE THAT THIS SUMMARY STATEMENT OF ASSETS AND LIABILITIES IS COMPLETELY, CORRECTLY AND TRULY PRESENTED.

.....  
( KOB SAK DUANGDEE )  
DIRECTOR AND EXECUTIVE VICE PRESIDENT

.....  
( ANUWAT LUENGTAWEKUL )  
EXECUTIVE VICE PRESIDENT

<u>Assets</u>	Thousand Baht	<u>Liabilities</u>	Thousand Baht
Cash	9,362,653	Deposits	285,402,211
Interbank and money market items, net	60,608,766	Interbank and money market items, net	15,171,981
Claims on securities	-	Liabilities payable on demand	1,118,295
Derivatives assets	264,373	Liabilities to deliver securities	-
Investments - net	53,463,991	Financial liabilities designated as fair value through profit or loss	-
(with obligations Thousand Baht 272,170 )		Derivatives liabilities	252,352
Investments in subsidiaries and associates, net	2,149,954	Debts issued and Borrowings	46,696,708
Loans to customers, net	258,174,518	Bank's liabilities under acceptances	76,863
Accrued interest receivables	730,844	Other liabilities	8,227,835
Customers' liabilities under acceptances	76,863		
Properties foreclosed, net	6,327,794	Total Liabilities	356,946,245
Premises and equipment, net	6,962,682		
Other assets, net	3,586,430	Shareholders' equity	
		Equity portion <sup>1/</sup>	21,128,107
		Other reserves	4,202,986
		Retained Earnings	19,431,530
		Total Shareholders' equity	44,762,623
Total Assets	401,708,868	Total Liabilities and Shareholders' Equity	401,708,868

	Thousand Baht
Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2010	14,382,089
(4.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2010	15,295,494
Actual provisioning for loan loss, as of 31 December 2010	17,496,150
Loans to related parties	11,711,566
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	4,961,620
Regulatory capital	49,399,002
(Capital adequacy ratio 15.90 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	56,311,570
Aval to bills and guarantees of loans	781,752
Liabilities under unmatured import bills	504,219
Letters of credit	1,138,074
Other contingencies	53,887,525
<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	27,871,592
(8.82 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 The Bank's website at <http://www.scib.co.th/en/business/default.asp?KeyRef=Pillar3-En>

Date of disclosure 26 October 2010

Information as of 30 June 2010

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

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( Mrs. Phenchana Weerawuth )

First Vice President Accounting Department

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( Mr. Chaiwat Utaiwan )

President and Chief Executive Officer