



THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 31 MARCH 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	11,400,947	DEPOSITS	481,390,509
INTERBANK AND MONEY MARKET ITEMS, NET	64,908,608	INTERBANK AND MONEY MARKET ITEMS, NET	38,336,459
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	3,073,515
DERIVATIVES ASSETS	1,494,262	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	139,270,555	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 6,495,727)		DERIVATIVES LIABILITIES	657,760
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	2,246,689	DEBTS ISSUED AND BORROWINGS	214,257,147
LOANS TO CUSTOMERS, NET	587,329,593	BANK'S LIABILITIES UNDER ACCEPTANCES	83,801
ACCRUED INTEREST RECEIVABLES	992,808	OTHER LIABILITIES	53,488,221
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	83,801	TOTAL LIABILITIES	791,287,412
PROPERTIES FORECLOSED, NET	11,763,293		
PREMISES AND EQUIPMENT, NET	8,906,752	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	34,341,695	EQUITY PORTION ^{1/}	15,009,684
		OTHER RESERVES	37,082,097
		RETAINED EARNINGS	19,359,810
		TOTAL SHAREHOLDERS' EQUITY	71,451,591
TOTAL ASSETS	862,739,003	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	862,739,003

THOUSAND BAHT

NON -PERFORMING LOANS ^{2/} (NET) AS OF 31 MARCH 2011 (QUARTERLY)	18,856,685
(3.02 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)	
REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 31 MARCH 2011 (QUARTERLY)	28,650,388
ACTUAL PROVISIONING FOR LOAN LOSS, AS OF 31 MARCH 2011 (QUARTERLY)	29,288,418
LOANS TO RELATED PARTIES	12,456,653
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	5,178,812
REGULATORY CAPITAL ^{3/}	80,261,922
(CAPITAL ADEQUACY RATIO = 12.69 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 MARCH 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
CONTINGENT LIABILITIES	73,512,114
AVALS TO BILLS AND GUARANTEES OF LOANS	4,309,995
LIABILITIES UNDER UNMATURED IMPORT BILLS	688,154
LETTERS OF CREDIT	2,467,989
OTHER CONTINGENCIES	66,045,976

^{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 MARCH 2011 (QUARTERLY) 41,427,123

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

^{3/} ACCORDING TO THE PRINCIPLE OF A CONSOLIDATED SUPERVISION OF THE BANK OF THAILAND

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)

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, CORRECT 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 31 MARCH 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	3,040,047	DEPOSITS	213,637,303
INTERBANK AND MONEY MARKET ITEMS, NET	23,567,794	INTERBANK AND MONEY MARKET ITEMS, NET	46,263,289
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,098,558
DERIVATIVES ASSETS	203,667	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	49,788,450	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 381,517)		DERIVATIVES LIABILITIES	222,916
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	75,121,367	DEBTS ISSUED AND BORROWINGS	149,860,609
LOANS TO CUSTOMERS, NET	330,076,294	BANK'S LIABILITIES UNDER ACCEPTANCES	-
ACCRUED INTEREST RECEIVABLES	300,095	OTHER LIABILITIES	9,368,357
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	TOTAL LIABILITIES	421,451,032
PROPERTIES FORECLOSED, NET	585,215	SHAREHOLDERS' EQUITY	
PREMISES AND EQUIPMENT, NET	1,609,497	EQUITY PORTION ^{1/}	57,237,343
OTHER ASSETS, NET	4,789,969	OTHER RESERVES	155,740
		RETAINED EARNINGS	10,238,280
		TOTAL SHAREHOLDERS' EQUITY	67,631,363
TOTAL ASSETS	489,082,395	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	489,082,395

	THOUSAND BAHT
NON -PERFORMING LOANS ^{2/} (NET) AS OF 31 MARCH 2011 (QUARTERLY)	1,766,687
(0.53 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)	
REQUIRED PROVISIONING FOR LOAN LOSS , AS OF 31 MARCH 2011 (QUARTERLY)	7,337,744
ACTUAL PROVISIONING FOR LOAN LOSS , AS OF 31 MARCH 2011 (QUARTERLY)	7,709,274
LOANS TO RELATED PARTIES	5,070,667
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	76,884
REGULATORY CAPITAL	89,728,993
(CAPITAL ADEQUACY RATIO = 14.40 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 MARCH 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B .E.2551, SECTION	-
CONTINGENT LIABILITIES	16,265,959
AVALS TO BILLS AND GUARANTEES OF LOANS	3,483,443
LIABILITIES UNDER UNMATURED IMPORT BILLS	175,921
LETTERS OF CREDIT	831,800
OTHER CONTINGENCIES	11,774,795
^{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 31MARCH 2011 (QUARTERLY)	
(2.24 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS)	7,641,408

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
www.thanachartbank.co.th	
DATE OF DISCLOSURE	DATE OF DISCLOSURE
29 OCTOBER 2010	
INFORMATION AS OF	INFORMATION AS OF
30 JUNE 2010	

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	8,359,457	Deposits	270,651,614
Interbank and money market items, net	60,298,963	Interbank and money market items, net	13,085,347
Claims on securities	-	Liabilities payable on demand	974,957
Derivatives assets	1,289,110	Liabilities to deliver securities	-
Investments - net	52,473,462	Financial liabilities designated as fair value through profit or loss	-
(with obligations Thousand Baht 274,710)		Derivatives liabilities	434,484
Investments in subsidiaries and associates, net	2,149,954	Debts issued and Borrowings	55,884,838
Loans to customers, net	253,622,055	Bank's liabilities under acceptances	83,801
Accrued interest receivables	658,925	Other liabilities	8,357,342
Customers' liabilities under acceptances	83,801		
Properties foreclosed, net	6,259,453	Total Liabilities	349,472,383
Premises and equipment, net	6,925,734		
Other assets, net	2,300,360	Shareholders' equity	
		Equity portion ^{1/}	21,128,107
		Other reserves	4,178,216
		Retained Earnings	19,642,568
		Total Shareholders' equity	44,948,891
Total Assets	394,421,274	Total Liabilities and Shareholders' Equity	394,421,274

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2011	16,047,590
(5.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2011	15,588,466
Actual provisioning for loan loss, as of 31 March 2011	17,980,077
Loans to related parties	13,814,558
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	4,955,763
Regulatory capital	49,455,700
(Capital adequacy ratio 16.27 percents)	
Changes in assets and liabilities this quarter as of 31 March 2011	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	57,234,136
Aval to bills and guarantees of loans	826,553
Liabilities under unmatured import bills	512,233
Letters of credit	1,636,189
Other contingencies	54,259,161
^{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 March 2011	29,850,891
(9.37 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.

.....

(Mrs. Phenchan Weerawuth)

First Vice President Accounting Department

.....

(Mr. Chaiwat Utaiwan)

President and Chief Executive Officer