



THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 30 APRIL 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	11,566,233	DEPOSITS	475,183,592
INTERBANK AND MONEY MARKET ITEMS, NET	68,637,579	INTERBANK AND MONEY MARKET ITEMS, NET	36,498,365
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,916,374
DERIVATIVES ASSETS	2,432,374	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	134,371,647	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 6,625,035)		DERIVATIVES LIABILITIES	812,118
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	2,256,885	DEBTS ISSUED AND BORROWINGS	225,172,225
LOANS TO CUSTOMERS, NET	592,389,954	BANK'S LIABILITIES UNDER ACCEPTANCES	81,598
ACCRUED INTEREST RECEIVABLES	1,065,201	OTHER LIABILITIES	55,980,685
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	81,598	TOTAL LIABILITIES	796,644,957
PROPERTIES FORECLOSED, NET	11,749,179		
PREMISES AND EQUIPMENT, NET	8,844,246	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	33,461,818	EQUITY PORTION ^{1/}	15,009,684
		OTHER RESERVES	36,422,520
		RETAINED EARNINGS	18,779,553
		TOTAL SHAREHOLDERS' EQUITY	70,211,757
TOTAL ASSETS	866,856,714	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	866,856,714

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	20,488,730
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	5,177,674
REGULATORY CAPITAL ^{3/}	82,002,404
(CAPITAL ADEQUACY RATIO = 12.91 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 30 APRIL 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
CONTINGENT LIABILITIES	72,744,447
AVALS TO BILLS AND GUARANTEES OF LOANS	4,344,793
LIABILITIES UNDER UNMATURED IMPORT BILLS	795,636
LETTERS OF CREDIT	2,162,504
OTHER CONTINGENCIES	65,441,514

^{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	www.thanachart.co.th
DATE OF DISCLOSURE	29 APRIL 2011	DATE OF DISCLOSURE	29 APRIL 2011
INFORMATION AS OF	31 DECEMBER 2010	INFORMATION AS OF	31 DECEMBER 2010

SIAM CITY BANK

LOCATION OF DISCLOSURE	www.scib.co.th
DATE OF DISCLOSURE	29 APRIL 2011
INFORMATION AS OF	31 DECEMBER 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 30 APRIL 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	3,191,303	DEPOSITS	209,784,982
INTERBANK AND MONEY MARKET ITEMS, NET	29,116,517	INTERBANK AND MONEY MARKET ITEMS, NET	44,315,491
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,009,987
DERIVATIVES ASSETS	276,879	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	47,495,832	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 510,956)		DERIVATIVES LIABILITIES	358,513
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	75,121,367	DEBTS ISSUED AND BORROWINGS	164,158,023
LOANS TO CUSTOMERS, NET	335,748,590	BANK'S LIABILITIES UNDER ACCEPTANCES	-
ACCRUED INTEREST RECEIVABLES	302,655	OTHER LIABILITIES	9,801,922
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	TOTAL LIABILITIES	430,428,918
PROPERTIES FORECLOSED, NET	593,202	SHAREHOLDERS' EQUITY	
PREMISES AND EQUIPMENT, NET	1,593,510	EQUITY PORTION ^{1/}	57,237,343
OTHER ASSETS, NET	5,844,017	OTHER RESERVES	226,128
		RETAINED EARNINGS	11,391,483
		TOTAL SHAREHOLDERS' EQUITY	68,854,954
TOTAL ASSETS	499,283,872	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	499,283,872

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	5,100,355
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	76,885
REGULATORY CAPITAL	89,767,471
(CAPITAL ADEQUACY RATIO = 14.31 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 30 APRIL 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B .E.2551, SECTION	-
CONTINGENT LIABILITIES	15,785,571
AVALS TO BILLS AND GUARANTEES OF LOANS	3,457,782
LIABILITIES UNDER UNMATURED IMPORT BILLS	157,127
LETTERS OF CREDIT	804,347
OTHER CONTINGENCIES	11,366,315

^{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)

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	www.thanachartbank.co.th	LOCATION OF DISCLOSURE	www.thanachart.co.th
DATE OF DISCLOSURE	29 APRIL 2011	DATE OF DISCLOSURE	29 APRIL 2011
INFORMATION AS OF	30 DECEMBER 2010	INFORMATION AS OF	30 DECEMBER 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

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(ANUWAT LUENGTAWEKUL)
EXECUTIVE VICE PRESIDENT

<u>Assets</u>	Thousand Baht	<u>Liabilities</u>	Thousand Baht
Cash	8,373,859	Deposits	267,846,956
Interbank and money market items, net	58,048,512	Interbank and money market items, net	12,467,830
Claims on securities	-	Liabilities payable on demand	906,387
Derivatives assets	2,155,495	Liabilities to deliver securities	-
Investments - net	48,224,097	Financial liabilities designated as fair value through profit or loss	-
(with obligations Thousand Baht 274,579)		Derivatives liabilities	453,605
Investments in subsidiaries and associates, net	2,149,954	Debts issued and Borrowings	54,795,501
Loans to customers, net	252,805,374	Bank's liabilities under acceptances	81,598
Accrued interest receivables	728,545	Other liabilities	8,751,428
Customers' liabilities under acceptances	81,598		
Properties foreclosed, net	6,260,174	Total Liabilities	345,303,305
Premises and equipment, net	6,884,671		
Other assets, net	1,815,010	Shareholders' equity	
		Equity portion ^{1/}	21,128,107
		Other reserves	4,188,106
		Retained Earnings	16,907,771
		Total Shareholders' equity	42,223,984
Total Assets	387,527,289	Total Liabilities and Shareholders' Equity	387,527,289

	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	16,375,394
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	4,954,879
Regulatory capital	50,655,065
(Capital adequacy ratio 16.76 percents)	
Changes in assets and liabilities this quarter as of 30 April 2011	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	56,946,149
Aval to bills and guarantees of loans	887,011
Liabilities under unmatured import bills	638,509
Letters of credit	1,358,157
Other contingencies	54,062,472
^{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 29 April 2011

Information as of 31 December 2010

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

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(Mrs. Phenchan Weerawuth)

First Vice President Accounting Department

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(Mr. Chaiwat Utaiwan)

President and Chief Executive Officer