



THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 31 MAY 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	12,567,795	DEPOSITS	456,836,258
INTERBANK AND MONEY MARKET ITEMS, NET	55,462,554	INTERBANK AND MONEY MARKET ITEMS, NET	50,068,377
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	3,791,930
DERIVATIVES ASSETS	1,876,426	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	144,011,955	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 6,597,605)		DERIVATIVES LIABILITIES	478,984
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	2,271,335	DEBTS ISSUED AND BORROWINGS	227,536,795
LOANS TO CUSTOMERS, NET	594,798,508	BANK'S LIABILITIES UNDER ACCEPTANCES	72,359
ACCRUED INTEREST RECEIVABLES	1,072,822	OTHER LIABILITIES	52,310,304
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	72,359	TOTAL LIABILITIES	791,095,007
PROPERTIES FORECLOSED, NET	11,737,334		
PREMISES AND EQUIPMENT, NET	8,781,317	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	29,271,204	EQUITY PORTION ^{1/}	15,009,684
		OTHER RESERVES	36,685,634
		RETAINED EARNINGS	19,133,284
		TOTAL SHAREHOLDERS' EQUITY	70,828,602
TOTAL ASSETS	861,923,609	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	861,923,609

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	22,768,706
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	4,696,348
REGULATORY CAPITAL ^{3/}	81,115,779
(CAPITAL ADEQUACY RATIO = 12.55 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 MAY 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
CONTINGENT LIABILITIES	72,206,210
AVALS TO BILLS AND GUARANTEES OF LOANS	4,364,056
LIABILITIES UNDER UNMATURED IMPORT BILLS	1,063,511
LETTERS OF CREDIT	1,979,377
OTHER CONTINGENCIES	64,799,266

^{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,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 31 MAY 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	3,550,931	DEPOSITS	193,583,305
INTERBANK AND MONEY MARKET ITEMS, NET	13,241,083	INTERBANK AND MONEY MARKET ITEMS, NET	57,841,776
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,035,505
DERIVATIVES ASSETS	205,072	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	57,010,281	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 483,134)		DERIVATIVES LIABILITIES	210,624
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	75,121,367	DEBTS ISSUED AND BORROWINGS	161,316,971
LOANS TO CUSTOMERS, NET	338,798,660	BANK'S LIABILITIES UNDER ACCEPTANCES	-
ACCRUED INTEREST RECEIVABLES	330,970	OTHER LIABILITIES	9,744,822
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	TOTAL LIABILITIES	424,733,003
PROPERTIES FORECLOSED, NET	615,654	SHAREHOLDERS' EQUITY	
PREMISES AND EQUIPMENT, NET	1,576,345	EQUITY PORTION ^{1/}	57,237,343
OTHER ASSETS, NET	4,238,690	OTHER RESERVES	129,068
		RETAINED EARNINGS	12,589,639
		TOTAL SHAREHOLDERS' EQUITY	69,956,050
TOTAL ASSETS	494,689,053	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	494,689,053

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	5,183,937
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	76,882
REGULATORY CAPITAL	88,767,471
(CAPITAL ADEQUACY RATIO = 14.04 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 MAY 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B .E.2551, SECTION	-
CONTINGENT LIABILITIES	15,513,887
AVALS TO BILLS AND GUARANTEES OF LOANS	3,490,436
LIABILITIES UNDER UNMATURED IMPORT BILLS	190,118
LETTERS OF CREDIT	839,475
OTHER CONTINGENCIES	10,993,858

^{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	9,015,781	Deposits	265,021,073
Interbank and money market items, net	62,284,672	Interbank and money market items, net	14,461,519
Claims on securities	-	Liabilities payable on demand	1,756,425
Derivatives assets	1,665,385	Liabilities to deliver securities	-
Investments - net	47,117,776	Financial liabilities designated as fair value through profit or loss	-
(with obligations Thousand Baht 274,971)		Derivatives liabilities	268,361
Investments in subsidiaries and associates, net	2,004,926	Debts issued and Borrowings	58,561,124
Loans to customers, net	246,915,641	Bank's liabilities under acceptances	72,358
Accrued interest receivables	679,894	Other liabilities	8,286,077
Customers' liabilities under acceptances	72,358		
Properties foreclosed, net	6,245,446	Total Liabilities	348,426,937
Premises and equipment, net	6,854,195		
Other assets, net	7,956,558	Shareholders' equity	
		Equity portion ^{1/}	21,128,107
		Other reserves	4,176,035
		Retained Earnings	17,081,553
		Total Shareholders' equity	42,385,695
Total Assets	390,812,632	Total Liabilities and Shareholders' Equity	390,812,632

	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	18,689,989
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	4,473,815
Regulatory capital	50,653,284
(Capital adequacy ratio 16.78 percents)	
Changes in assets and liabilities this quarter as of 31 May 2011	
due to fine from violating the Financial Institution Business Act B.E.2551,	
Section	-
Contingent liabilities	56,678,796
Aval to bills and guarantees of loans	873,619
Liabilities under unmatured import bills	873,393
Letters of credit	1,139,903
Other contingencies	53,791,881
^{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