

## THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

 SUMMARY STATEMENT OF ASSETS AND LIABILITIES <sup>1/</sup>

AS OF 30 JUNE 2010

ASSETS	BAHT	LIABILITIES	BAHT
CASH	12,487,497,891.25	DEPOSITS	541,866,235,675.26
INTERBANK AND MONEY MARKET ITEMS	58,953,604,497.41	INTERBANK AND MONEY MARKET ITEMS	56,261,062,713.11
INVESTMENTS, NET ( WITH OBLIGATION BAHT 26,597,180,020 )	166,016,942,521.65	LIABILITIES PAYABLE ON DEMAND	3,348,533,831.44
CREDIT ADVANCES ( NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS )	547,293,182,200.66	BORROWINGS	124,683,847,006.99
ACCRUED INTEREST RECEIVABLES	945,205,656.41	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	83,841,147.40
PROPERTIES FORECLOSED, NET	12,076,560,834.27	OTHER LIABILITIES	45,385,127,234.50
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	83,841,147.40	<b>TOTAL LIABILITIES</b>	<b>771,628,647,608.70</b>
PROPERTY, PREMISES AND EQUIPMENT, NET	9,342,999,770.43	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	31,686,937,199.69	PAID-UP SHARE CAPITAL	13,331,540,030.00
		( REGISTERED SHARE CAPITAL BAHT 13,331,540,030 )	
<b>TOTAL ASSETS</b>	<b>838,886,771,719.17</b>	RESERVES AND NET PROFIT AFTER APPROPRIATION	16,063,388,290.36
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	1,554,132,892.62	OTHER RESERVES AND PROFIT & LOSS ACCOUNT	37,863,195,790.11
<b>TOTAL</b>	<b>840,440,904,611.79</b>	<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>67,258,124,110.47</b>
		<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>838,886,771,719.17</b>
		FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	1,554,132,892.62
		<b>TOTAL</b>	<b>840,440,904,611.79</b>

	BAHT
NON-PERFORMING LOANS <sup>2/</sup> (NET) AS OF 30 JUNE 2010 (QUARTERLY) ( 2.60 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )	15,596,064,082.56
REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 30 JUNE 2010 (QUARTERLY)	25,764,227,149.70
ACTUAL PROVISIONING FOR LOAN LOSS	29,174,848,417.91
LOANS TO RELATED PARTIES	8,968,056,623.06
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	5,266,033,805.20
BORROWINGS AS PART OF SUBORDINATED DEBENTURES CUM PREFERRED SHARES TO BE INCLUDED IN THE TIER 1 CAPITAL, PERMITTED BY THE BANK OF THAILAND	-
REGULATORY CAPITAL <sup>3/</sup>	78,418,287,362.46
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 30 JUNE 2010 DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SEC	-
SIGNIFICANT CONTINGENT LIABILITIES	
AVALS TO BILLS AND GUARANTEES OF LOANS	1,091,813,457.16
LETTERS OF CREDIT	3,343,351,992.98

<sup>1/</sup> THIS SUMMARY STATEMENT HAS NOT BEEN REVIEWED OR AUDITED BY CERTIFIED PUBLIC ACCOUNTANT

<sup>2/</sup> NON-PERFORMING LOANS (GROSS) AS OF 30 JUNE 2010 (QUARTERLY) 38,279,646,869.12  
 ( 6.16 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

## DISCLOSURE OF CAPITAL MAINTENANCE INFORMATION UNDER THE NOTIFICATION OF THE BANK OF THAILAND

RE : PUBLIC DISCLOSURE OF CAPITAL MAINTENANCE FOR COMMERCIAL BANKS

C.B.1.1 OF THANACHART BANK

 LOCATION OF DISCLOSURE [www.thanachartbank.co.th](http://www.thanachartbank.co.th)

DATE OF DISCLOSURE 30 APRIL 2010

INFORMATION AS OF 31 DECEMBER 2009

C.B.1.1 OF SIAM CITY BANK

LOCATION OF DISCLOSURE

[www.scib.co.th](http://www.scib.co.th)

DATE OF DISCLOSURE

30 APRIL 2010

INFORMATION AS OF

31 DECEMBER 2009

 .....  
 ( MR.SOMJATE MOOSIRILERT )  
 CHIEF EXECUTIVE OFFICER

SUMMARY STATEMENT OF ASSETS AND LIABILITIES <sup>1/</sup>

AS OF 30 JUNE 2010

ASSETS	BAHT	LIABILITIES	BAHT
CASH	2,713,373,369.47	DEPOSITS	258,763,428,957.39
INTERBANK AND MONEY MARKET ITEMS	19,102,320,104.33	INTERBANK AND MONEY MARKET ITEMS	25,921,462,450.52
INVESTMENTS, NET ( WITH OBLIGATION BAHT 20,000,000.00 )	131,061,889,070.56	LIABILITIES PAYABLE ON DEMAND	1,999,604,834.51
CREDIT ADVANCES ( NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS )	286,774,605,466.16	BORROWINGS	87,247,742,497.64
ACCRUED INTEREST RECEIVABLES	269,319,180.31	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	-
PROPERTIES FORECLOSED, NET	605,628,132.43	OTHER LIABILITIES	6,903,003,973.74
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	TOTAL LIABILITIES	380,835,242,713.80
PREMISES AND EQUIPMENT, NET	1,759,472,084.67	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	2,933,879,325.54	PAID-UP SHARE CAPITAL	55,136,649,030.00
		( REGISTERED SHARE CAPITAL BAHT 59,346,192,720.00 )	
TOTAL ASSETS	445,220,486,733.47	RESERVES AND NET PROFIT AFTER APPROPRIATION	5,711,965,424.17
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	261,306,018.25	OTHER RESERVES AND PROFIT & LOSS ACCOUNT	3,536,629,565.50
TOTAL	445,481,792,751.72	TOTAL SHAREHOLDERS' EQUITY	64,385,244,019.67
		TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	445,220,486,733.47
		FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	261,306,018.25
		TOTAL	445,481,792,751.72

	BAHT
NON-PERFORMING LOANS <sup>2/</sup> (NET) AS OF 30 JUNE 2010 (QUARTERLY) ( 0.51 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )	1,512,038,995.39
REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 30 JUNE 2010 (QUARTERLY)	8,011,973,054.57
ACTUAL PROVISIONING FOR LOAN LOSS	8,340,451,403.94
LOANS TO RELATED PARTIES	10,513,028,795.84
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	98,475,246.66
BORROWINGS AS PART OF SUBORDINATED DEBENTURES CUM PREFERRED SHARES TO BE INCLUDED IN THE TIER 1 CAPITAL, PERMITTED BY THE BANK OF THAILAND	-
REGULATORY CAPITAL	86,257,521,773.00
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 30 JUNE 2010 DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SEC	-
SIGNIFICANT CONTINGENT LIABILITIES	
AVALS TO BILLS AND GUARANTEES OF LOANS	298,256,160.10
LETTERS OF CREDIT	1,021,994,278.21

<sup>1/</sup> THIS SUMMARY STATEMENT HAS NOT BEEN REVIEWED OR AUDITED BY CERTIFIED PUBLIC ACCOUNTANT

<sup>2/</sup> NON-PERFORMING LOANS (GROSS) AS OF 30 JUNE 2010 (QUARTERLY)  
( 2.72 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS )

DISCLOSURE OF CAPITAL MAINTENANCE INFORMATION UNDER THE NOTIFICATION OF THE BANK OF THAILAND

RE : PUBLIC DISCLOSURE OF CAPITAL MAINTENANCE FOR COMMERCIAL BANKS

LOCATION OF DISCLOSURE [www.thanachartbank.co.th](http://www.thanachartbank.co.th)

DATE OF DISCLOSURE 30 APRIL 2010

INFORMATION AS OF 31 DECEMBER 2009

.....  
( SOMJATE MOOSIRILERT )

DIRECTOR AND SENIOR EXECUTIVE VICE PRESIDENT

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( ANUWAT LUENGTAWEKUL )

EXECUTIVE VICE PRESIDENT



Summary Statement of Assets and Liabilities<sup>1/</sup>  
As of 30 June 2010

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<u>Assets</u>	<u>Baht</u>	<u>Liabilities</u>	<u>Baht</u>
Cash	9,773,354,599.78	Deposits	284,144,191,443.42
Interbank and money market items	45,953,697,974.78	Interbank and money market items	37,564,682,941.93
Investments, net (with obligations Baht 21,164,680,000.00 )	73,333,421,882.33	Liabilities payable on demand	1,348,928,996.93
Credit advances (net of allowance for doubtful accounts)	256,644,640,175.63	Borrowings	29,203,404,509.35
Accrued interest receivables	641,424,622.77	Financial institution's liabilities under acceptances	83,841,147.40
Properties foreclosed, net	6,245,090,749.15	Other liabilities	6,337,217,881.01
Customers' liabilities under acceptances	83,841,147.40	Total Liabilities	358,682,266,920.04
Premises and equipment, net	7,099,096,034.43		
Other assets, net	3,746,822,653.53	Shareholders' Equity	
		Paid-up share capital	21,128,106,760.00
		(registered share capital Baht 21,128,106,760.00)	
		Reserves and net profit after appropriation	16,274,600,486.62
		Other reserves and profit and loss account	7,436,415,673.14
		Total Shareholders' Equity	44,839,122,919.76
Total Assets	403,521,389,839.80	Total Liabilities and Shareholders' Equity	403,521,389,839.80
Customers' liabilities under unmaturred bills	1,292,826,874.37	Financial institution's liabilities under unmaturred bills	1,292,826,874.37
Total	404,814,216,714.17	Total	404,814,216,714.17

	Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 June 2010	12,948,339,818.50
(4.26 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2010	14,158,611,078.78
Actual provisioning for loan loss	17,065,553,997.62
Loans to related parties	6,762,182,186.41
Loans to related asset management companies	
Loans to related parties due to debt restructuring	5,016,569,728.77
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	
Regulatory capital	50,766,003,946.03
Changes in assets and liabilities this quarter as of 30 June 2010	
due to fine from violating the Financial Institution Business Act B.E.2551, Section 125	206,250.00
Significant contingent Liabilities	
Aval to bills and guarantees of loans	783,557,297.06
Letters of credit	2,321,357,714.77

<sup>1/</sup> This Summary Statement has not been audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2010  
(8.05 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 25,463,663,222.29

Disclosure of capital maintenance information 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            30 April 2010  
Information as of            31 December 2009

.....  
( Mrs. Phenchana Weerawuth )

First Vice President Accounting Department

.....  
( Mr. Chaiwat Utaiwan )

President and Chief Executive Officer