



THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 31 JULY 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	12,475,478	DEPOSITS	468,910,512
INTERBANK AND MONEY MARKET ITEMS, NET	79,602,802	INTERBANK AND MONEY MARKET ITEMS, NET	44,153,596
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,597,846
DERIVATIVES ASSETS	1,181,147	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	138,055,828	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 7,183,978)		DERIVATIVES LIABILITIES	845,000
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	2,316,085	DEBTS ISSUED AND BORROWINGS	242,203,629
LOANS TO CUSTOMERS, NET	601,905,357	BANK'S LIABILITIES UNDER ACCEPTANCES	65,765
ACCRUED INTEREST RECEIVABLES	1,098,534	OTHER LIABILITIES	56,025,538
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	65,765	TOTAL LIABILITIES	814,801,886
PROPERTIES FORECLOSED, NET	12,231,380		
PREMISES AND EQUIPMENT, NET	8,655,545	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	29,783,522	EQUITY PORTION ^{1/}	15,009,684
		OTHER RESERVES	37,136,987
		RETAINED EARNINGS	20,422,886
		TOTAL SHAREHOLDERS' EQUITY	72,569,557
TOTAL ASSETS	887,371,443	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	887,371,443

THOUSAND BAHT

NON-PERFORMING LOANS ^{2/} (NET) AS OF 30 JUNE 2011 (QUARTERLY)	19,031,960
(2.93 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)	
REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 30 JUNE 2011 (QUARTERLY)	29,383,176
ACTUAL PROVISIONING FOR LOAN LOSS, AS OF 30 JUNE 2011 (QUARTERLY)	29,890,629
LOANS TO RELATED PARTIES	22,837,439
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	4,683,143
REGULATORY CAPITAL ^{3/}	81,037,467
(CAPITAL ADEQUACY RATIO = 12.28 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 JULY 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
CONTINGENT LIABILITIES	72,869,552
AVALS TO BILLS AND GUARANTEES OF LOANS	4,507,770
LIABILITIES UNDER UNMATURED IMPORT BILLS	1,451,593
LETTERS OF CREDIT	2,739,063
OTHER CONTINGENCIES	64,171,126

^{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 30 JUNE 2011 (QUARTERLY) 41,981,157
(6.25 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)

THANACHART BANK

LOCATION OF DISCLOSURE www.thanachartbank.co.th
DATE OF DISCLOSURE 29 APRIL 2011
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

FOR FINANCIAL GROUP

(UNDER THE NOTIFICATION OF THE BANK OF THAILAND)

RE: CONSOLIDATED SUPERVISION)

LOCATION OF DISCLOSURE www.thanachart.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, CORRECTLY 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 JULY 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	4,067,290	DEPOSITS	205,963,098
INTERBANK AND MONEY MARKET ITEMS, NET	28,344,887	INTERBANK AND MONEY MARKET ITEMS, NET	52,063,424
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	1,839,261
DERIVATIVES ASSETS	453,083	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET (WITH OBLIGATION THOUSAND BAHT 20,000)	53,312,195	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	75,121,367	DERIVATIVES LIABILITIES	519,811
LOANS TO CUSTOMERS, NET	350,480,714	DEBTS ISSUED AND BORROWINGS	177,510,976
ACCRUED INTEREST RECEIVABLES	335,226	BANK'S LIABILITIES UNDER ACCEPTANCES	-
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	OTHER LIABILITIES	12,943,417
PROPERTIES FORECLOSED, NET	624,949	TOTAL LIABILITIES	450,839,987
PREMISES AND EQUIPMENT, NET	1,594,732	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	7,141,298	EQUITY PORTION ^{1/}	57,237,343
		OTHER RESERVES	(45,245)
		RETAINED EARNINGS	13,443,656
		TOTAL SHAREHOLDERS' EQUITY	70,635,754
TOTAL ASSETS	521,475,741	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	521,475,741

THOUSAND BAHT

NON-PERFORMING LOANS ^{2/} (NET) AS OF 30 JUNE 2011 (QUARTERLY)	1,828,825
(0.51 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)	
REQUIRED PROVISIONING FOR LOAN LOSS AS OF 30 JUNE 2011 (QUARTERLY)	7,622,759
ACTUAL PROVISIONING FOR LOAN LOSS AS OF 30 JUNE 2011 (QUARTERLY)	7,992,712
LOANS TO RELATED PARTIES	8,670,606
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	70,121
REGULATORY CAPITAL	88,884,136
(CAPITAL ADEQUACY RATIO = 13.80 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 JULY 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT BE.2551, SECTION	-
CONTINGENT LIABILITIES	16,077,961
AVALS TO BILLS AND GUARANTEES OF LOANS	3,364,050
LIABILITIES UNDER UNMATURED IMPORT BILLS	274,104
LETTERS OF CREDIT	1,548,216
OTHER CONTINGENCIES	10,891,591

^{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 30 JUNE 2011 (QUARTERLY)
(2.14 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS) 7,819,814

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	8,407,279	Deposits	263,540,104
Interbank and money market items, net	71,507,893	Interbank and money market items, net	12,639,928
Claims on securities	-	Liabilities payable on demand	758,585
Derivatives assets	728,064	Liabilities to deliver securities	-
Investments - net	42,391,989	Financial liabilities designated as fair value through profit or loss	-
(with obligations Thousand Baht 279,478)		Derivatives liabilities	325,189
Investments in subsidiaries and associates, net	890,182	Debts issued and Borrowings	58,301,153
Loans to customers, net	242,243,581	Bank's liabilities under acceptances	65,765
Accrued interest receivables	702,624	Other liabilities	7,310,579
Customers' liabilities under acceptances	65,765		
Properties foreclosed, net	3,510,726	Total Liabilities	342,941,303
Premises and equipment, net	7,649,811		
Other assets, net	8,749,652	Shareholders' equity	
		Equity portion ^{1/}	21,128,107
		Other reserves	4,674,394
		Retained Earnings	18,103,762
		Total Shareholders' equity	43,906,263
Total Assets	386,847,566	Total Liabilities and Shareholders' Equity	386,847,566

	Thousand Baht
Non-Performing Loans ^{2/} (net) as of 30 June 2011	10,252,152
(3.41 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011	9,981,945
Actual provisioning for loan loss, as of 30 June 2011	12,626,934
Loans to related parties	15,605,186
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	4,468,842
Regulatory capital	40,657,017
(Capital adequacy ratio 13.63 percents)	

Changes in assets and liabilities this quarter as of 31 July 2011
 due to fine from violating the Financial Institution Business Act B.E.2551,
 Section

Contingent liabilities	56,776,360
Aval to bills and guarantees of loans	1,143,720
Liabilities under unmatured import bills	1,177,489
Letters of credit	1,190,848
Other contingencies	53,264,303

^{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 30 June 2011	18,475,426
(5.97 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)

For Financial Group
 (under the Notification of the Bank of Thailand)
 Re: Consolidated Supervision

Location of disclosure The website at <http://www.scib.co.th/en/business/default.asp?KeyRef= Pillar3-Er>

Location of disclosure The website at <http://www.scib.co.th/en/business/default.asp?KeyRef= Pillar3-Er>

Date of disclosure 29 April 2011

Date of disclosure 29 April 2011

Information as of 31 December 2010

Information as of 31 December 2010

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

.....
 (Mrs. Phenchan Weerawuth)

First Vice President Accounting Department

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 (Mr. Somjate Moosirilert)

The Chairman of the Executive Committee