



THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 31 AUGUST 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	13,710,236	DEPOSITS	475,035,552
INTERBANK AND MONEY MARKET ITEMS, NET	66,750,945	INTERBANK AND MONEY MARKET ITEMS, NET	54,367,969
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,887,062
DERIVATIVES ASSETS	733,155	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	142,361,988	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 7,183,719)		DERIVATIVES LIABILITIES	532,169
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	2,260,643	DEBTS ISSUED AND BORROWINGS	228,180,362
LOANS TO CUSTOMERS, NET	607,406,238	BANK'S LIABILITIES UNDER ACCEPTANCES	66,053
ACCRUED INTEREST RECEIVABLES	1,060,453	OTHER LIABILITIES	49,438,849
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	66,053	TOTAL LIABILITIES	810,508,016
PROPERTIES FORECLOSED, NET	11,981,086		
PREMISES AND EQUIPMENT, NET	8,616,172	SHAREHOLDERS' EQUITY	
OTHER ASSETS, NET	29,181,690	EQUITY PORTION ^{1/}	15,009,684
		OTHER RESERVES	37,670,456
		RETAINED EARNINGS	20,940,503
		TOTAL SHAREHOLDERS' EQUITY	73,620,643
TOTAL ASSETS	884,128,659	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	884,128,659

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	22,894,028
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	4,682,877
REGULATORY CAPITAL ^{3/}	86,703,259
(CAPITAL ADEQUACY RATIO = 12.70 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 AUGUST 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
CONTINGENT LIABILITIES	71,590,462
AVALS TO BILLS AND GUARANTEES OF LOANS	4,583,579
LIABILITIES UNDER UNMATURED IMPORT BILLS	1,480,196
LETTERS OF CREDIT	2,235,190
OTHER CONTINGENCIES	63,291,497
^{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,CORRECTY AND TRULY PRESENTED.

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(MR.SOMJATE MOOSIRILERT)

SENIOR EXECUTIVE VICE PRESIDENT



SUMMARY STATEMENT OF ASSETS AND LIABILITIES

(NOT AUDITED/REVIEWED BY CERTIFIED PUBLIC ACCOUNTANT)

AS OF 31 AUGUST 2011

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	4,332,441	DEPOSITS	212,043,558
INTERBANK AND MONEY MARKET ITEMS, NET	27,820,004	INTERBANK AND MONEY MARKET ITEMS, NET	80,821,657
CLAIMS ON SECURITIES	-	LIABILITIES PAYABLE ON DEMAND	2,075,832
DERIVATIVES ASSETS	317,758	LIABILITIES TO DELIVER SECURITIES	-
INVESTMENTS, NET	61,904,583	FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
(WITH OBLIGATION THOUSAND BAHT 20,000)		DERIVATIVES LIABILITIES	317,209
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES, NET	75,121,367	DEBTS ISSUED AND BORROWINGS	159,790,537
LOANS TO CUSTOMERS, NET	356,365,234	BANK'S LIABILITIES UNDER ACCEPTANCES	-
ACCRUED INTEREST RECEIVABLES	349,665	OTHER LIABILITIES	9,138,110
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	TOTAL LIABILITIES	464,186,903
PROPERTIES FORECLOSED, NET	660,897	SHAREHOLDERS' EQUITY	
PREMISES AND EQUIPMENT, NET	1,587,335	EQUITY PORTION ^{1/}	57,237,343
OTHER ASSETS, NET	6,580,285	OTHER RESERVES	(33,885)
		RETAINED EARNINGS	13,649,208
		TOTAL SHAREHOLDERS' EQUITY	70,852,666
TOTAL ASSETS	535,039,569	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	535,039,569

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	8,837,111
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	70,118
REGULATORY CAPITAL	95,124,129
(CAPITAL ADEQUACY RATIO = 14.27 PERCENTS)	
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 AUGUST 2011	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT BE.2551, SECTION	-
CONTINGENT LIABILITIES	16,902,346
AVALS TO BILLS AND GUARANTEES OF LOANS	3,388,995
LIABILITIES UNDER UNMATURED IMPORT BILLS	281,003
LETTERS OF CREDIT	1,162,356
OTHER CONTINGENCIES	12,069,992

^{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

(UNDER THE NOTIFICATION OF THE BANK OF THAILAND)

RE : PUBLIC DISCLOSURE OF CAPITAL MAINTENANCE FOR COMMERCIAL BANKS

LOCATION OF DISCLOSURE www.thanachartbank.co.th

DATE OF DISCLOSURE 29 APRIL 2011

INFORMATION AS OF 30 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 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

(ANUWAT LUENGTAWEKUL)

EXECUTIVE VICE PRESIDENT

<u>Assets</u>	Thousand Baht	<u>Liabilities</u>	Thousand Baht
Cash	9,376,810	Deposits	263,869,651
Interbank and money market items, net	78,055,175	Interbank and money market items, net	14,522,476
Claims on securities	-	Liabilities payable on demand	811,230
Derivatives assets	407,918	Liabilities to deliver securities	-
Investments - net	43,129,589	Financial liabilities designated as fair value through profit or loss	-
(with obligations Thousand Baht 279,219)		Derivatives liabilities	215,040
Investments in subsidiaries and associates, net	858,610	Debts issued and Borrowings	61,706,524
Loans to customers, net	241,827,312	Bank's liabilities under acceptances	66,053
Accrued interest receivables	649,465	Other liabilities	7,839,696
Customers' liabilities under acceptances	66,053		
Properties foreclosed, net	3,393,119	Total Liabilities	349,030,670
Premises and equipment, net	7,608,999		
Other assets, net	8,134,636	Shareholders' equity	
		Equity portion ^{1/}	21,128,107
		Other reserves	4,616,877
		Retained Earnings	18,732,032
		Total Shareholders' equity	44,477,016
Total Assets	393,507,686	Total Liabilities and Shareholders' Equity	393,507,686

Non-Performing Loans ^{2/} (net) as of 30 June 2011	Thousand Baht 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	15,328,781
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	4,468,842
Regulatory capital	40,655,217
(Capital adequacy ratio 13.28 percents)	
Changes in assets and liabilities this quarter as of 31 August 2011	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Contingent liabilities	54,672,484
Aval to bills and guarantees of loans	1,194,584
Liabilities under unmatured import bills	1,199,193
Letters of credit	1,072,834
Other contingencies	51,205,873
^{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)

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

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

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 presentec

.....
(Mrs. Phenchan Weerawuth)

First Vice President Accounting Department

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(Mr. Somjate Moosirilert)

The Chairman of the Executive Committee