

THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

 SUMMARY STATEMENT OF ASSETS AND LIABILITIES ^{1/}

AS OF 31 OCTOBER 2010

ASSETS	BAHT	LIABILITIES	BAHT
CASH	11,487,028,825.96	DEPOSITS	531,542,096,101.24
INTERBANK AND MONEY MARKET ITEMS	119,927,551,745.64	INTERBANK AND MONEY MARKET ITEMS	30,348,191,423.41
INVESTMENTS, NET	143,717,213,843.23	LIABILITIES PAYABLE ON DEMAND	2,752,320,417.10
(WITH OBLIGATION BAHT 6,459,430,020)		BORROWINGS	198,979,075,992.45
CREDIT ADVANCES	554,821,191,441.75	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	61,722,697.97
(NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)		OTHER LIABILITIES	52,138,488,893.82
ACCRUED INTEREST RECEIVABLES	1,031,773,114.46	TOTAL LIABILITIES	815,821,895,525.99
PROPERTIES FORECLOSED, NET	11,981,088,676.96	SHAREHOLDERS' EQUITY	
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	61,722,697.97	PAID-UP SHARE CAPITAL	13,331,540,030.00
PROPERTY, PREMISES AND EQUIPMENT, NET	9,159,812,608.08	(REGISTERED SHARE CAPITAL BAHT 13,331,540,030)	
OTHER ASSETS, NET	34,571,967,839.66	RESERVES AND NET PROFIT AFTER APPROPRIATION	18,136,460,303.67
		OTHER RESERVES AND PROFIT & LOSS ACCOUNT	39,469,454,934.05
		TOTAL SHAREHOLDERS' EQUITY	70,937,455,267.72
TOTAL ASSETS	886,759,350,793.71	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	886,759,350,793.71
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	989,690,789.17	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	989,690,789.17
TOTAL	887,749,041,582.88	TOTAL	887,749,041,582.88

	BAHT
NON -PERFORMING LOANS ^{2/} (NET) AS OF 30 SEPTEMBER 2010 (QUARTERLY)	14,996,630,144.68
(2.42 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)	
REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 30 SEPTEMBER 2010 (QUARTERLY)	28,917,176,489.10
ACTUAL PROVISIONING FOR LOAN LOSS	29,578,640,420.20
LOANS TO RELATED PARTIES	18,261,662,533.17
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	5,254,193,319.79
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 ^{3/}	81,050,836,629.23
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 OCTOBER 2010	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
SIGNIFICANT CONTINGENT LIABILITIES	
AVALS TO BILLS AND GUARANTEES OF LOANS	999,818,017.23
LETTERS OF CREDIT	3,056,100,075.66

^{1/}THIS SUMMARY STATEMENT HAS NOT BEEN REVIEWED OR AUDITED BY CERTIFIED PUBLIC ACCOUNTANT

^{2/}NON-PERFORMING LOANS (GROSS) AS OF 30 SEPTEMBER 2010 (QUARTERLY)
 (6.23 PERCENTS OF TOTAL LOANS BEFORE ALLOWANCE FOR DOUBTFUL ACCOUNTS)

^{3/}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
 DATE OF DISCLOSURE 29 OCTOBER 2010
 INFORMATION AS OF 30 JUNE 2010

C.B.1.1 OF SIAM CITY BANK

 LOCATION OF DISCLOSURE www.scib.co.th
 DATE OF DISCLOSURE 26 OCTOBER 2010
 INFORMATION AS OF 30 JUNE 2009

 (MR.SOMJATE MOOSIRILERT)
 SENIOR EXECUTIVE VICE PRESIDENT



SUMMARY STATEMENT OF ASSETS AND LIABILITIES ^{1/}
AS OF 31 OCTOBER 2010

ASSETS	BAHT	LIABILITIES	BAHT
CASH	3,218,962,577.37	DEPOSITS	241,613,230,360.97
INTERBANK AND MONEY MARKET ITEMS	53,757,148,309.76	INTERBANK AND MONEY MARKET ITEMS	20,049,421,196.12
INVESTMENTS, NET	117,602,145,127.37	LIABILITIES PAYABLE ON DEMAND	1,973,127,400.72
(WITH OBLIGATION BAHT 366,450,000.00)		BORROWINGS	143,271,095,474.75
CREDIT ADVANCES	299,702,890,350.52	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	-
(NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)		OTHER LIABILITIES	10,288,128,507.53
ACCRUED INTEREST RECEIVABLES	278,284,481.47	TOTAL LIABILITIES	417,195,002,940.09
PROPERTIES FORECLOSED, NET	533,949,526.77	SHAREHOLDERS' EQUITY	
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	PAID-UP SHARE CAPITAL	55,136,649,030.00
PREMISES AND EQUIPMENT, NET	1,742,538,732.20	(REGISTERED SHARE CAPITAL BAHT 59,346,192,720.00)	
OTHER ASSETS, NET	6,517,586,540.51	RESERVES AND NET PROFIT AFTER APPROPRIATION	9,068,448,411.83
		OTHER RESERVES AND PROFIT & LOSS ACCOUNT	1,953,405,264.05
		TOTAL SHAREHOLDERS' EQUITY	66,158,502,705.88
TOTAL ASSETS	483,353,505,645.97	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	483,353,505,645.97
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	177,780,708.55	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	177,780,708.55
TOTAL	483,531,286,354.52	TOTAL	483,531,286,354.52

	BAHT
NON -PERFORMING LOANS ^{2/} (NET) AS OF 30 SEPTEMBER 2010 (QUARTERLY)	1,566,859,457.34
(0.48 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS)	
REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 30 SEPTEMBER 2010 (QUARTERLY)	7,911,869,445.67
ACTUAL PROVISIONING FOR LOAN LOSS	8,241,333,376.77
LOANS TO RELATED PARTIES	3,038,404,727.07
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	90,398,384.05
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	89,694,281,576.07
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 OCTOBER 2010	
DUE TO FINE FROM VIOLATING THE FINANCIAL INSTITUTION BUSINESS ACT B.E.2551, SECTION	-
SIGNIFICANT CONTINGENT LIABILITIES	
AVALS TO BILLS AND GUARANTEES OF LOANS	175,482,056.40
LETTERS OF CREDIT	840,470,860.98

^{1/}THIS SUMMARY STATEMENT HAS NOT BEEN REVIEWED OR AUDITED BY CERTIFIED PUBLIC ACCOUNTANT

^{2/}NON-PERFORMING LOANS (GROSS) AS OF 30 SEPTEMBER 2010 (QUARTERLY) 8,173,089,943.94
(2.45 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
DATE OF DISCLOSURE 29 OCTOBER 2010
INFORMATION AS OF 30 JUNE 2010

.....
(KOSAK DUANGDEE)
DIRECTOR AND EXECUTIVE VICE PRESIDENT

.....
(ANUWAT LUENGTAWEKUL)
EXECUTIVE VICE PRESIDENT

Summary Statement of Assets and Liabilities ^{1/}
As of 31 October 2010

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Assets	Baht	Liabilities	Baht
Cash	8,266,835,737.59	Deposits	290,616,523,022.25
Interbank and money market items	65,385,078,402.40	Interbank and money market items	11,214,536,162.83
Investments, net (with obligations Baht 273,480,000.00)	57,644,338,142.42	Liabilities payable on demand	779,193,016.38
Credit advances (net of allowance for doubtful accounts)	252,038,111,472.33	Borrowings	46,105,280,517.70
Accrued interest receivables	717,915,673.35	Financial institution's liabilities under acceptances	61,722,697.97
Properties foreclosed, net	6,282,329,653.36	Other liabilities	7,147,259,383.47
Customers' liabilities under acceptances	61,722,697.97	Total Liabilities	355,924,514,800.60
Premises and equipment, net	7,025,388,493.38	Shareholders' Equity	
Other assets, net	4,567,880,263.16	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	8,662,378,488.74
		Total Shareholders' Equity	46,065,085,735.36
Total Assets	401,989,600,535.96	Total Liabilities and Shareholders' Equity	401,989,600,535.96
Customers' liabilities under unmatured bills	811,910,080.62	Financial institution's liabilities under unmatured bills	811,910,080.62
Total	402,801,510,616.58	Total	402,801,510,616.58

	Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2010	14,242,781,107.21
(4.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2010	15,269,746,508.71
Actual provisioning for loan loss	17,272,972,071.17
Loans to related parties	16,741,181,894.44
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	5,014,869,762.69
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	50,811,199,870.58
Changes in assets and liabilities this quarter as of 31 October 2010	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Significant contingent Liabilities	
Aval to bills and guarantees of loans	824,335,960.83
Letters of credit	2,215,629,214.68

^{1/} This Summary Statement has not been audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) as of 30 September 2010 27,625,387,875.26
(9.07 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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 26 October 2010

Information as of 30 June 2010

.....
(Mrs. Phenchan Weerawuth)
First Vice President Accounting Department

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(Mr. Chaiwat Utaiwan)
President and Chief Executive Officer