

THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
 SUMMARY STATEMENT OF ASSETS AND LIABILITIES ^{1/}
 AS OF 30 NOVEMBER 2010

ASSETS	BAHT	LIABILITIES	BAHT
CASH	12,253,460,929.06	DEPOSITS	526,802,413,683.51
INTERBANK AND MONEY MARKET ITEMS	75,715,980,306.53	INTERBANK AND MONEY MARKET ITEMS	42,962,791,879.37
INVESTMENTS, NET	153,271,942,785.82	LIABILITIES PAYABLE ON DEMAND	2,966,556,287.05
(WITH OBLIGATION BAHT 6,346,530,020)		BORROWINGS	166,190,751,737.16
CREDIT ADVANCES	564,588,190,808.39	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	73,148,533.21
(NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)		OTHER LIABILITIES	50,257,999,109.69
ACCRUED INTEREST RECEIVABLES	1,014,405,621.29	TOTAL LIABILITIES	789,253,661,229.99
PROPERTIES FORECLOSED, NET	11,892,751,991.66	SHAREHOLDERS' EQUITY	
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	73,148,533.21	PAID-UP SHARE CAPITAL	13,331,540,030.00
PROPERTY, PREMISES AND EQUIPMENT, NET	9,094,088,442.84	(REGISTERED SHARE CAPITAL BAHT 13,331,540,030)	
OTHER ASSETS, NET	32,136,083,241.40	RESERVES AND NET PROFIT AFTER APPROPRIATION	18,136,460,303.67
		OTHER RESERVES AND PROFIT & LOSS ACCOUNT	39,318,391,096.54
		TOTAL SHAREHOLDERS' EQUITY	70,786,391,430.21
TOTAL ASSETS	860,040,052,660.20	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	860,040,052,660.20
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	743,186,234.87	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	743,186,234.87
TOTAL	860,783,238,895.07	TOTAL	860,783,238,895.07

	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	9,520,891,935.53
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	5,252,971,362.96
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/}	81,166,749,961.16
CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 30 NOVEMBER 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	1,043,502,626.56
LETTERS OF CREDIT	1,979,622,988.12

^{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) 40,127,461,935.64
 (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 2010

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 (MR.SOMJATE MOOSIRILERT)
 SENIOR EXECUTIVE VICE PRESIDENT



SUMMARY STATEMENT OF ASSETS AND LIABILITIES ^{1/}
AS OF 30 NOVEMBER 2010

ASSETS	BAHT	LIABILITIES	BAHT
CASH	3,042,439,234.90	DEPOSITS	237,557,593,854.11
INTERBANK AND MONEY MARKET ITEMS	16,859,760,929.52	INTERBANK AND MONEY MARKET ITEMS	29,905,489,242.83
INVESTMENTS, NET	124,279,605,404.98	LIABILITIES PAYABLE ON DEMAND	2,013,819,502.62
(WITH OBLIGATION BAHT 253,550,000.00)		BORROWINGS	114,301,434,215.50
CREDIT ADVANCES	306,340,197,516.07	FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES	-
(NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS)		OTHER LIABILITIES	6,912,344,693.48
ACCRUED INTEREST RECEIVABLES	299,093,636.00	TOTAL LIABILITIES	390,690,681,508.54
PROPERTIES FORECLOSED, NET	523,277,520.95	SHAREHOLDERS' EQUITY	
CUSTOMERS' LIABILITIES UNDER ACCEPTANCES	-	PAID-UP SHARE CAPITAL	55,136,649,030.00
PREMISES AND EQUIPMENT, NET	1,716,353,875.11	(REGISTERED SHARE CAPITAL BAHT 59,346,192,720.00)	
OTHER ASSETS, NET	3,944,681,467.43	RESERVES AND NET PROFIT AFTER APPROPRIATION	9,068,448,411.83
		OTHER RESERVES AND PROFIT & LOSS ACCOUNT	2,109,630,634.59
		TOTAL SHAREHOLDERS' EQUITY	66,314,728,076.42
TOTAL ASSETS	457,005,409,584.96	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	457,005,409,584.96
CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS	142,817,909.61	FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS	142,817,909.61
TOTAL	457,148,227,494.57	TOTAL	457,148,227,494.57

	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	2,976,902,542.46
LOANS TO RELATED ASSET MANAGEMENT COMPANIES	-
LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING	90,395,258.82
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 30 NOVEMBER 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	168,257,443.73
LETTERS OF CREDIT	566,678,455.28

^{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 30 November 2010

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Assets	Baht	Liabilities	Baht
Cash	9,209,795,002.66	Deposits	290,162,755,577.97
Interbank and money market items	57,890,799,184.66	Interbank and money market items	14,199,403,314.98
Investments, net (with obligations Baht 273,480,000.00)	60,880,100,744.81	Liabilities payable on demand	952,736,784.43
Credit advances (net of allowance for doubtful accounts)	255,256,230,927.97	Borrowings	42,286,543,616.56
Accrued interest receivables	679,278,693.23	Financial institution's liabilities under acceptances	73,148,533.21
Properties foreclosed, net	6,302,019,273.90	Other liabilities	7,380,283,856.04
Customers' liabilities under acceptances	73,148,533.21	Total Liabilities	355,054,871,683.19
Premises and equipment, net	6,991,376,533.98	Shareholders' Equity	
Other assets, net	4,039,402,791.94	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	8,864,572,756.55
		Total Shareholders' Equity	46,267,280,003.17
Total Assets	401,322,151,686.36	Total Liabilities and Shareholders' Equity	401,322,151,686.36
Customers' liabilities under unmatured bills	600,368,325.26	Financial institution's liabilities under unmatured bills	600,368,325.26
Total	401,922,520,011.62	Total	401,922,520,011.62

	Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2010 (4.89 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	14,242,781,107.21
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	7,960,624,552.01
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	5,013,960,762.69
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	50,809,418,710.33
Changes in assets and liabilities this quarter as of 30 November 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	875,245,182.83
Letters of credit	1,412,944,532.84

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

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

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

 (Mr. Chaiwat Utaiwan)
 President and Chief Executive Officer