

THANACHART CAPITAL PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES  
 SUMMARY STATEMENT OF ASSETS AND LIABILITIES <sup>1/</sup>  
 AS OF 31 DECEMBER 2010

| ASSETS                                       | BAHT               | LIABILITIES   | BAHT               |
|--|--------------------|---|--------------------|
| CASH   | 15,298,104,533.26  | DEPOSITS  | 532,382,409,981.63 |
| INTERBANK AND MONEY MARKET ITEMS             | 85,105,455,463.78  | INTERBANK AND MONEY MARKET ITEMS                          | 40,545,085,556.02  |
| INVESTMENTS, NET                             | 145,167,922,231.85 | LIABILITIES PAYABLE ON DEMAND                             | 3,126,944,626.05   |
| ( WITH OBLIGATION BAHT 6,322,300,020 )       |                    | BORROWINGS  | 184,717,457,407.87 |
| CREDIT ADVANCES                              | 581,687,695,413.51 | FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES     | 72,156,072.14      |
| ( NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS )   |                    | OTHER LIABILITIES   | 49,352,487,088.01  |
| ACCRUED INTEREST RECEIVABLES                 | 955,544,509.57     | TOTAL LIABILITIES   | 810,196,540,731.72 |
| PROPERTIES FORECLOSED, NET                   | 11,969,514,937.76  | SHAREHOLDERS' EQUITY                                      |                    |
| CUSTOMERS' LIABILITIES UNDER ACCEPTANCES     | 72,156,072.14      | PAID-UP SHARE CAPITAL                                     | 13,331,540,030.00  |
| PROPERTY, PREMISES AND EQUIPMENT, NET        | 9,111,000,559.04   | ( REGISTERED SHARE CAPITAL BAHT 13,331,540,030 )          |                    |
| OTHER ASSETS, NET                            | 32,547,126,888.36  | RESERVES AND NET PROFIT AFTER APPROPRIATION               | 18,278,084,016.08  |
|  |                    | OTHER RESERVES AND PROFIT & LOSS ACCOUNT                  | 40,108,355,831.47  |
|  |                    | TOTAL SHAREHOLDERS' EQUITY                                | 71,717,979,877.55  |
| TOTAL ASSETS                                 | 881,914,520,609.27 | TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY                | 881,914,520,609.27 |
| CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS | 570,914,443.72     | FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS | 570,914,443.72     |
| TOTAL  | 882,485,435,052.99 | TOTAL   | 882,485,435,052.99 |

|  | BAHT              |
|--|-------------------|
| NON -PERFORMING LOANS <sup>2/</sup> (NET) AS OF 31 DECEMBER 2010 (QUARTERLY)   | 17,214,233,717.77 |
| ( 2.69 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )   |                   |
| REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 31 DECEMBER 2010 (QUARTERLY)  | 27,659,393,436.60 |
| ACTUAL PROVISIONING FOR LOAN LOSS  | 28,366,428,945.02 |
| LOANS TO RELATED PARTIES   | 15,717,189,954.03 |
| LOANS TO RELATED ASSET MANAGEMENT COMPANIES  | -                 |
| LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING   | 5,214,261,979.55  |
| 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>   | 77,673,067,883.04 |
| CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 DECEMBER 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   | 1,076,330,326.93  |
| LETTERS OF CREDIT  | 2,455,484,764.20  |

<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 31 DECEMBER 2010 (QUARTERLY) 39,556,744,661.15  
 ( 5.98 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  
 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

.....  
 ( MR.SOMJATE MOOSIRILERT )  
 SENIOR EXECUTIVE VICE PRESIDENT



SUMMARY STATEMENT OF ASSETS AND LIABILITIES <sup>1/</sup>  
AS OF 31 DECEMBER 2010

| ASSETS                                       | BAHT               | LIABILITIES   | BAHT               |
|--|--------------------|---|--------------------|
| CASH   | 3,733,489,036.09   | DEPOSITS  | 242,791,034,913.51 |
| INTERBANK AND MONEY MARKET ITEMS             | 28,427,950,198.58  | INTERBANK AND MONEY MARKET ITEMS                          | 29,705,720,065.10  |
| INVESTMENTS, NET                             | 122,791,098,772.82 | LIABILITIES PAYABLE ON DEMAND                             | 2,326,456,422.89   |
| ( WITH OBLIGATION BAHT 209,360,000.00 )      |                    | BORROWINGS  | 132,092,200,700.93 |
| CREDIT ADVANCES                              | 319,079,824,635.82 | FINANCIAL INSTITUTION'S LIABILITIES UNDER ACCEPTANCES     | -                  |
| ( NET OF ALLOWANCE FOR DOUBTFUL ACCOUNTS )   |                    | OTHER LIABILITIES   | 8,322,270,190.82   |
| ACCRUED INTEREST RECEIVABLES                 | 272,080,003.97     | TOTAL LIABILITIES   | 415,237,682,293.25 |
| PROPERTIES FORECLOSED, NET                   | 639,782,370.16     | SHAREHOLDERS' EQUITY                                      |                    |
| CUSTOMERS' LIABILITIES UNDER ACCEPTANCES     | -                  | PAID-UP SHARE CAPITAL                                     | 55,136,649,030.00  |
| PREMISES AND EQUIPMENT, NET                  | 1,690,163,362.22   | ( REGISTERED SHARE CAPITAL BAHT 59,346,192,720.00 )       |                    |
| OTHER ASSETS, NET                            | 5,339,949,305.74   | RESERVES AND NET PROFIT AFTER APPROPRIATION               | 9,186,550,721.77   |
|  |                    | OTHER RESERVES AND PROFIT & LOSS ACCOUNT                  | 2,413,455,640.38   |
|  |                    | TOTAL SHAREHOLDERS' EQUITY                                | 66,736,655,392.15  |
| TOTAL ASSETS                                 | 481,974,337,685.40 | TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY                | 481,974,337,685.40 |
| CUSTOMERS' LIABILITIES UNDER UNMATURED BILLS | 119,996,104.29     | FINANCIAL INSTITUTION'S LIABILITIES UNDER UNMATURED BILLS | 119,996,104.29     |
| TOTAL  | 482,094,333,789.69 | TOTAL   | 482,094,333,789.69 |

|  | BAHT              |
|--|-------------------|
| NON -PERFORMING LOANS <sup>2/</sup> (NET) AS OF 31 DECEMBER 2010 (QUARTERLY)   | 1,914,756,717.98  |
| ( 0.57 PERCENTS OF TOTAL LOANS AFTER ALLOWANCE FOR DOUBTFUL ACCOUNTS OF NON-PERFORMING LOANS )   |                   |
| REQUIRED PROVISIONING FOR LOAN LOSS, AS OF 31 DECEMBER 2010 (QUARTERLY)  | 7,123,275,395.63  |
| ACTUAL PROVISIONING FOR LOAN LOSS  | 7,498,310,904.05  |
| LOANS TO RELATED PARTIES   | 4,814,996,887.88  |
| LOANS TO RELATED ASSET MANAGEMENT COMPANIES  | -                 |
| LOANS TO RELATED PARTIES DUE TO DEBT RESTRUCTURING   | 83,638,948.89     |
| 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   | 89,898,205,193.53 |
| CHANGES IN ASSETS AND LIABILITIES THIS QUARTER AS OF 31 DECEMBER 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   | 240,388,177.63    |
| LETTERS OF CREDIT  | 671,974,480.95    |

<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 31 DECEMBER 2010 (QUARTERLY) 7,648,303,076.49  
( 2.26 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

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

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

Summary Statement of Assets and Liabilities <sup>1/</sup>  
 As of 31 December 2010

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| Assets  | Baht                      | Liabilities   | Baht                      |
|---|---------------------------|---|---------------------------|
| Cash  | 11,563,729,442.67         | Deposits  | 290,182,604,449.20        |
| Interbank and money market items                            | 55,848,840,110.54         | Interbank and money market items                          | 12,978,382,864.65         |
| Investments, net<br>(with obligations Baht 273,440,000.00 ) | 55,617,739,967.84         | Liabilities payable on demand                             | 800,488,203.16            |
| Credit advances (net of allowance for doubtful accounts)    | 259,539,574,100.04        | Borrowings  | 43,022,756,706.94         |
| Accrued interest receivables                                | 650,018,126.40            | Financial institution's liabilities under acceptances     | 72,156,072.14             |
| Properties foreclosed, net                                  | 6,322,277,858.10          | Other liabilities   | 7,083,212,319.01          |
| Customers' liabilities under acceptances                    | 72,156,072.14             | <b>Total Liabilities</b>                                  | <b>354,139,600,615.10</b> |
| Premises and equipment, net                                 | 7,041,414,132.26          | Shareholders' Equity                                      |                           |
| Other assets, net   | 3,826,177,140.05          | Paid-up share capital                                     | 21,128,106,760.00         |
|   |                           | (registered share capital Baht 21,128,106,760.00)         |                           |
|   |                           | Reserves and net profit after appropriation               | 16,491,249,597.57         |
|   |                           | Other reserves and profit and loss account                | 8,722,969,977.37          |
|   |                           | <b>Total Shareholders' Equity</b>                         | <b>46,342,326,334.94</b>  |
| <b>Total Assets</b>   | <b>400,481,926,950.04</b> | <b>Total Liabilities and Shareholders' Equity</b>         | <b>400,481,926,950.04</b> |
| Customers' liabilities under unmatured bills                | 450,918,339.43            | Financial institution's liabilities under unmatured bills | 450,918,339.43            |
| <b>Total</b>  | <b>400,932,845,289.47</b> | <b>Total</b>  | <b>400,932,845,289.47</b> |

Baht

 Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2010 14,382,088,770.65

(4.75 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 31 December 2010 15,295,493,960.92

Actual provisioning for loan loss 17,496,149,964.78

Loans to related parties 12,210,539,569.13

Loans to related asset management companies -

Loans to related parties due to debt restructuring 4,983,282,990.41

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 51,074,907,306.48

Changes in assets and liabilities this quarter as of 31 December 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 835,942,149.30

Letters of credit 1,783,510,283.25

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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2010 27,871,591,842.71

(8.82 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

 .....  
 ( Mr. Chaiwat Utaiwan )

President and Chief Executive Officer