

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 January 2012**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	567,398	Deposits	14,351,248
Interbank and money market items, net	352,812	Interbank and money market items, net	1,372,100
Claims on securities	-	Liabilities payable on demand	63,240
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 480)	1,353,208	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	17,791,730	Debts issued and Borrowings	3,535,996
Accrued interest receivables	134,351	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	228,035
Properties foreclosed, net	11,824	<b>Total Liabilities</b>	<b>19,550,619</b>
Premises and equipment, net	82,965		
Other assets, net	245,969	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	2,000,000
		Other reserves	1,704
		Retained Earnings	437,163
		<b>Total Shareholders' equity</b>	<b>1,561,133</b>
<b>Total Assets</b>	<b>21,111,752</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>21,111,752</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2011 (Quarterly) (1.30 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	237,715
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	179,407
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	216,425
Loans to related parties	139,301
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 12.71 percents)	1,581,214
Changes in assets and liabilities this quarter as of 31 January 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	193,783
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	193,783

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2011 (Quarterly) 369,354  
(2.00 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 www.tcrbank.com  
Date of disclosure 28 October 2011  
Information as of 30 June 2011

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

Location of disclosure www.tcrbank.com  
Date of disclosure 28 October 2011  
Information as of 30 June 2011

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

*S. Quanchareonsap*

(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP

*Mongkon Leelatam*

(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

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