

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2011**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	449,478	Deposits	14,598,245
Interbank and money market items, net	593,178	Interbank and money market items, net	1,783,148
Claims on securities	-	Liabilities payable on demand	67,456
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,284,388	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 480)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	3,290,519
Loans to customers, net	18,163,957	Bank's liabilities under acceptances	-
Accrued interest receivables	117,614	Other liabilities	229,096
Customers' liabilities under acceptances	-	Total Liabilities	19,968,464
Properties foreclosed, net	10,728		
Premises and equipment, net	83,364	Shareholders' equity	
Other assets, net	248,051	Equity portion ^{1/}	2,000,000
		Other reserves	2,590
		Retained Earnings	443,621
		Total Shareholders' equity	1,553,789
Total Assets	21,522,253	Total Liabilities and Shareholders' equity	21,522,253

	Thousand Baht
Non-Performing Loan ^{2/} (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	139,313
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 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	154,023
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	154,023

^{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 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.



(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

