

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

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 November 2011**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	395,415	Deposits	14,209,536
Interbank and money market items, net	505,331	Interbank and money market items, net	1,622,050
Claims on securities	-	Liabilities payable on demand	112,744
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 480)	1,307,615	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	17,202,841	Debts issued and Borrowings	2,764,842
Accrued interest receivables	101,175	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	218,541
Properties foreclosed, net	13,328	<b>Total Liabilities</b>	<b>18,927,713</b>
Premises and equipment, net	80,477		
Other assets, net	299,145	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	2,000,000
		Other reserves	-
		Retained Earnings	447,620
		<b>Total Shareholders' equity</b>	<b>1,549,109</b>
<b>Total Assets</b>	<b>20,476,822</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>20,476,822</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2011 (Quarterly) (1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	249,432
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	184,079
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	188,785
Loans to related parties	139,569
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 12.87 percents)	1,544,918
Changes in assets and liabilities this quarter as of 30 November 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	144,537
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	144,537

<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 30 September 2011 (Quarterly)  
(2.16 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 388,472

**Channel of capital maintenance information disclosure**

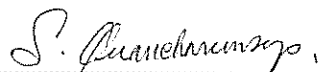
For Commercial Bank  
(under the Notification of the Bank of Thailand  
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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