

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|----------------------|---|----------------------|
| Cash | 446,890 | Deposits | 14,495,035 |
| Interbank and money market items, net | 737,465 | Interbank and money market items, net | 1,256,097 |
| Claims on securities | - | Liabilities payable on demand | 108,253 |
| Derivatives assets | - | Liabilities to deliver securities | - |
| Investments - net | 1,335,015 | 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 | 2,807,216 |
| Loans to customers, net | 16,853,568 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 83,541 | Other liabilities | 210,627 |
| Customers' liabilities under acceptances | - | Total Liabilities | 18,877,228 |
| Properties foreclosed, net | 14,624 | | |
| Premises and equipment, net | 79,277 | Shareholders' equity | |
| Other assets, net | 299,980 | Equity portion ^{1/} | 2,000,000 |
| | | Other reserves | - |
| | | Retained Earnings | - |
| | | Total Shareholders' equity | 1,544,627 |
| Total Assets | 20,421,855 | Total Liabilities and Shareholders' equity | 20,421,855 |

| | Thousand Baht |
|---|----------------------|
| Non-Performing Loan ^{2/} (net) as of 30 September 2011 (Quarterly) | 249,432 |
| (1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| 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 | 119,588 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 1,544,918 |
| (Capital adequacy ratio = 12.96 percents) | |
| Changes in assets and liabilities this quarter as of 31 October 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 165,872 |
| Avals to bills and guarantees of loans | - |
| Liabilities under unmatured import bills | - |
| Letters of credit | - |
| Other contingencies | 165,872 |

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

Channel of capital maintenance information disclosure

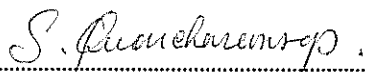
For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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)

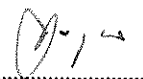
Location of disclosure www.tcrbank.com
Date of disclosure 28 October 2011
Information as of 30 June 2011

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