

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	334,900	Deposits	14,571,078
Interbank and money market items, net	1,257,720	Interbank and money market items, net	1,209,874
Claims on securities	-	Liabilities payable on demand	96,438
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,479,691	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 479)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	3,231,181
Loans to customers, net	16,755,396	Bank's liabilities under acceptances	-
Accrued interest receivables	71,811	Other liabilities	224,243
Customers' liabilities under acceptances	-	Total Liabilities	19,332,814
Properties foreclosed, net	14,874		
Premises and equipment, net	81,045	Shareholders' equity	
Other assets, net	304,632	Equity portion ^{1/}	2,000,000
		Other reserves	7,574
		Retained Earnings	453,676
		Total Shareholders' equity	1,538,750
Total Assets	20,871,564	Total Liabilities and Shareholders' equity	20,871,564

	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	107,099
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,544,918
(Capital adequacy ratio = 12.91 percents)	
Changes in assets and liabilities this quarter as of 30 September 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	107,613
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	107,613

^{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 29 April 2011
Information as of 31 December 2010

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

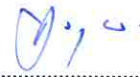
Location of disclosure www.tcrbank.com
Date of disclosure 29 April 2011
Information as of 31 December 2010

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