

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	296,077	Deposits	14,412,007
Interbank and money market items, net	1,718,629	Interbank and money market items, net	663,963
Claims on securities	-	Liabilities payable on demand	107,978
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 479)	1,379,627	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	16,253,364	Debts issued and Borrowings	3,769,835
Accrued interest receivables	70,119	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	206,654
Properties foreclosed, net	13,392	Total Liabilities	19,160,437
Premises and equipment, net	77,188		
Other assets, net	295,085	Shareholders' equity	
		Equity portion ¹¹	2,000,000
		Other reserves	7,714
		Retained Earnings	477,747
		Total Shareholders' equity	1,514,539
Total Assets	20,674,976	Total Liabilities and Shareholders' equity	20,674,976

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2011 (Quarterly)	213,015
(1.34 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	160,082
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	166,980
Loans to related parties	80,110
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,545,669
(Capital adequacy ratio = 13.22 percents)	
Changes in assets and liabilities this quarter as of 31 August 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	109,083
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	109,083

¹¹ 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 June 2011 (Quarterly) 327,957.
(2.04 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

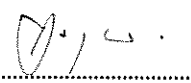
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks
Location of disclosure www.tcrbank.com
Date of disclosure 29 April 2011
Information as of 31 December 2010.

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

