

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

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	312,142	Deposits	13,317,753
Interbank and money market items, net	732,070	Interbank and money market items, net	1,168,333
Claims on securities	-	Liabilities payable on demand	134,123
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,425,563	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	2,879,575
Loans to customers, net	15,688,901	Bank's liabilities under acceptances	-
Accrued interest receivables	66,760	Other liabilities	174,884
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>17,674,668</b>
Properties foreclosed, net	11,575		
Premises and equipment, net	76,745	<b>Shareholders' equity</b>	
Other assets, net	288,738	Equity portion <sup>1/</sup>	2,000,000
		Other reserves	10,201
		Retained Earnings	490,478
		<b>Total Shareholders' equity</b>	<b>1,499,321</b>
<b>Total Assets</b>	<b>19,173,989</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>19,173,989</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	40,120
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,481,795
(Capital adequacy ratio = 12.98 percents)	
Changes in assets and liabilities this quarter as of 31 July 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	122,068
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	122,068

<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 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.

*S. Quanchareonsap*

(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP

*Mongkon Leelatam*

(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR