

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	247,470	Deposits	13,154,124
Interbank and money market items, net	1,062,289	Interbank and money market items, net	1,747,651
Claims on securities	-	Liabilities payable on demand	117,032
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,256,040	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	2,417,151
Loans to customers, net	15,546,613	Bank's liabilities under acceptances	-
Accrued interest receivables	63,372	Other liabilities	196,410
Customers' liabilities under acceptances	-	Total Liabilities	17,632,368
Properties foreclosed, net	10,967		
Premises and equipment, net	76,084	Shareholders' equity	
Other assets, net	287,095	Equity portion ^{1/}	2,000,000
		Other reserves	-
		Retained Earnings	500,524
		Total Shareholders' equity	1,489,057
Total Assets	19,121,425	Total Liabilities and Shareholders' equity	19,121,425

	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	131
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,481,795
(Capital adequacy ratio = 13.06 percents)	
Changes in assets and liabilities this quarter as of 30 June 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	101,387
Avals to bills and guarantees of loans	226
Liabilities under unmatured Import bills	-
Letters of credit	-
Other contingencies	101,161

^{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 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

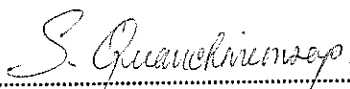
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks

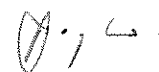
Location of disclosure www.tcrbank.com
Date of disclosure 29 April 2011
Information as of 31 December 2010

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.


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(MR. SIRIWAT QUANCHAREONSAP)
Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP


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(MR. MONGKON LEELATUM)
Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

M. Mongkon Leelatum