

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

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	224,236	Deposits	13,631,004
Interbank and money market items, net	1,139,710	Interbank and money market items, net	2,075,226
Claims on securities	-	Liabilities payable on demand	100,646
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 481)	1,732,650	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	15,179,913	Debts issued and Borrowings	1,901,238
Accrued interest receivables	63,046	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>192,877</b>
Properties foreclosed, net	11,990		<b>17,900,991</b>
Premises and equipment, net	74,065	<b>Shareholders' equity</b>	
Other assets, net	393,650	Equity portion <sup>1/</sup>	2,000,000
		Other reserves	8,537
		Retained Earnings	501,699
		<b>Total Shareholders' equity</b>	<b>1,489,764</b>
<b>Total Assets</b>	<b>19,390,755</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>19,390,755</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2011 (Quarterly)	173,481
(1.16 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2011 (Quarterly)	136,002
Actual provisioning for loan loss, as of 31 March 2011 (Quarterly)	144,907
Loans to related parties	142
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,480,145
(Capital adequacy ratio = 13.58 percents)	
Changes in assets and liabilities this quarter as of 31 May 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	124,618
Avals to bills and guarantees of loans	1,582
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	123,036

<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 31 March 2011 (Quarterly) 268,930  
(1.79 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

*M. Mongkon Leelatam*

(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

*Pan*