

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

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 30 April 2011**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	208,979	Deposits	14,149,307
Interbank and money market items, net	404,025	Interbank and money market items, net	1,056,744
Claims on securities	-	Liabilities payable on demand	112,749
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,178,607	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 482)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	1,789,167
Loans to customers, net	14,848,589	Bank's liabilities under acceptances	-
Accrued interest receivables	57,293	Other liabilities	182,332
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>17,290,299</b>
Properties foreclosed, net	11,020		
Premises and equipment, net	75,241	<b>Shareholders' equity</b>	
Other assets, net	408,189	Equity portion <sup>1/</sup>	2,000,000
		Other reserves	-
		Retained Earnings	518,826
		<b>Total Shareholders' equity</b>	<b>1,473,139</b>
<b>Total Assets</b>	<b>18,763,438</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>18,763,438</b>

	<b>Thousand Baht</b>
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	153
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,480,145
(Capital adequacy ratio = 13.80 percents)	
Changes in assets and liabilities this quarter as of 30 April 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	128,354
Avals to bills and guarantees of loans	1,582
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	126,772

<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

*Mongkon Leelatam*

(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR