

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	198,106	Deposits	14,985,242
Interbank and money market items, net	288,262	Interbank and money market items, net	738,300
Claims on securities	-	Liabilities payable on demand	98,002
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,622,801	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 483)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	1,529,761
Loans to customers, net	14,759,691	Bank's liabilities under acceptances	-
Accrued interest receivables	57,528	Other liabilities	181,652
Customers' liabilities under acceptances	-	Total Liabilities	17,532,957
Properties foreclosed, net	7,963		
Premises and equipment, net	77,357	Shareholders' equity	
Other assets, net	418,096	Equity portion ^{1/}	2,000,000
		Other reserves	-
		Retained Earnings	523,834
		Total Shareholders' equity	1,468,342
Total Assets	19,001,299	Total Liabilities and Shareholders' equity	19,001,299

	Thousand Baht
Non-Performing Loan ^{2/} (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	163
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,480,145
(Capital adequacy ratio = 13.87 percents)	
Changes in assets and liabilities this quarter as of 31 March 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	117,811
Avals to bills and guarantees of loans	1,582
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	116,229

^{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 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

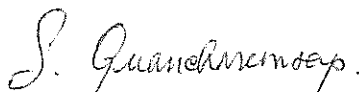
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks

Location of disclosure www.tcrbank.com
Date of disclosure 1 October 2010
Information as of 30 June 2010

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

Location of disclosure
Date of disclosure
Information as of

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



(MISS. KRISANA ARAMKULCHAI)

Position DIRECTOR AND THE EXECUTIVE DIRECTOR