

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

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 28 February 2011**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	354,093	Deposits	16,096,038
Interbank and money market items, net	1,491,365	Interbank and money market items, net	844,846
Claims on securities	-	Liabilities payable on demand	160,082
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 482)	3,227,625	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	14,314,789	Debts issued and Borrowings	1,801,724
Accrued interest receivables	53,972	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	205,235
Properties foreclosed, net	6,128	<b>Total Liabilities</b>	<b>19,107,925</b>
Premises and equipment, net	79,347		
Other assets, net	451,778	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	2,000,000
		Other reserves	-
		Retained Earnings	-
		<b>Total Shareholders' equity</b>	<b>1,442,667</b>
<b>Total Assets</b>	<b>20,550,592</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>20,550,592</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2010 (Quarterly) (1.15 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	162,423
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	119,189
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	126,381
Loans to related parties	174
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 14.14 percents)	1,476,041
Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	119,823
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	119,823

<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 December 2010 (Quarterly) 244,467  
(1.72 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

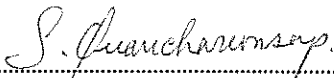
For Commercial Bank  
(under the Notification of the Bank of Thailand  
Re: Public disclosure of Capital Maintenance for Commercial Banks)

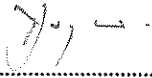
Location of disclosure www.tcrbank.com  
Date of disclosure 1 October 2010  
Information as of 30 June 2010

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.

  
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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

*Provide D:*