

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	650,045	Deposits	14,941,126
Interbank and money market items, net	2,559,419	Interbank and money market items, net	941,904
Claims on securities	-	Liabilities payable on demand	115,737
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,944,147	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 484)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	2,665,942
Loans to customers, net	14,044,767	Bank's liabilities under acceptances	-
Accrued interest receivables	53,870	Other liabilities	193,688
Customers' liabilities under acceptances	-	Total Liabilities	18,858,397
Properties foreclosed, net	7,366		
Premises and equipment, net	81,267	Shareholders' equity	
Other assets, net	385,568	Equity portion ^{1/}	2,000,000
		Other reserves	-
		Retained Earnings	555,137
		Total Shareholders' equity	1,439,547
Total Assets	20,297,944	Total Liabilities and Shareholders' equity	20,297,944

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2010 (Quarterly)	162,423
(1.15 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	184
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,434,872
(Capital adequacy ratio = 13.92 percents)	
Changes in assets and liabilities this quarter as of 31 December 2010 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	125,699
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	125,699

^{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 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)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure www.tcrbank.com	Location of disclosure
Date of disclosure 1 October 2010	Date of disclosure
Information as of 30 June 2010	Information as of

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

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