

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 December 2010

Assets	Baht	Liabilities	Baht
Cash	406,868,665.69	Deposits	11,426,898,334.47
Interbank and money market items	638,820,939.51	Interbank and money market items	1,217,419,333.54
Investments, net (with obligations Baht 484,855.78)	1,595,887,792.59	Liabilities payable on demand	61,716,010.36
Credit advances (net of allowance for doubtful accounts)	13,720,434,612.99	Borrowings	2,485,696,562.14
Accrued interest receivables	47,730,577.96	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	7,327,599.01	Other liabilities	176,881,187.49
Customers' liabilities under acceptances	-	Total Liabilities	15,368,611,428.00
Premises and equipment, net	83,124,168.66	Shareholders' Equity	
Other assets, net	323,644,571.96	Paid-up share capital (registered share capital Baht 3,000,000,000.00)	2,000,000,000.00
		Reserves and net profit after appropriation	(592,739,431.62)
		Other reserves and profit and loss account	47,966,931.99
		Total Shareholders' Equity	1,455,227,500.37
Total Assets	16,823,838,928.37	Total Liabilities and Shareholders' Equity	16,823,838,928.37
Customers' liabilities under unmatured bills	-	Financial institution's liabilities under unmatured bills	-
Total	16,823,838,928.37	Total	16,823,838,928.37

	Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2010 (Quarterly) (1.15 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	162,423,285.53
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	119,188,884.58
Actual provisioning for loan loss	126,380,905.39
Loans to related parties	194,877.60
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Regulatory capital	1,458,781,713.56
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	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	971,560.00
Letters of credit	-

^{1/}This Summary Statement has not been audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) 244,467,278.39

(1.72 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Disclosure of capital maintenance information under the Notification of the Bank of Thailand
Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure www.tcrbank.com

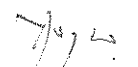
Date of disclosure 1 October 2010

Information as of 30 June 2010



(MR.SIRIWAT QUANCHAREONSAP)

ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR.MONGKON LEELATUM)

CHIEF EXECUTIVE OFFICER AND MANAGING DIRECTOR

