

# THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

## Summary Statement of Assets and Liabilities <sup>1/</sup>

As of 30 September 2010

Assets	Baht	Liabilities	Baht
Cash	209,532,511.29	Deposits	10,960,334,211.80
Interbank and money market items	497,870,334.48	Interbank and money market items	1,236,737,057.31
Investments, net (with obligations Baht 489,144.65)	1,390,122,078.31	Liabilities payable on demand	135,779,399.84
Credit advances (net of allowance for doubtful accounts)	12,082,784,848.05	Borrowings	694,679,557.95
Accrued interest receivables	40,159,258.75	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	9,569,777.26	Other liabilities	150,021,301.05
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>13,177,551,527.95</b>
Premises and equipment, net	74,119,807.62	<b>Shareholders' Equity</b>	
Other assets, net	310,610,219.30	Paid-up share capital (registered share capital Baht 2,000,000,000.00)	2,000,000,000.00
		Reserves and net profit after appropriation	(592,739,431.62)
		Other reserves and profit and loss account	29,956,738.73
		<b>Total Shareholders' Equity</b>	<b>1,437,217,307.11</b>
<b>Total Assets</b>	<b>14,614,768,835.06</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>14,614,768,835.06</b>
Customers' liabilities under unmatured bills	-	Financial institution's liabilities under unmatured bills	-
<b>Total</b>	<b>14,614,768,835.06</b>	<b>Total</b>	<b>14,614,768,835.06</b>

Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2010 (Quarterly)	138,471,097.77
( 1.12 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2010 (Quarterly)	103,900,050.51
Actual provisioning for loan loss	105,579,961.98
Loans to related parties	226,181.18
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	1,449,178,711.76
Changes in assets and liabilities this quarter as of 30 September 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	2,700,000.00
Letters of credit	-

<sup>1/</sup>This Summary Statement has not been audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2010 (Quarterly) 210,434,746.08

( 1.69 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](http://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