

# THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 August 2010

Assets	Baht	Liabilities	Baht
Cash	259,152,348.19	Deposits	11,292,544,601.23
Interbank and money market items	1,031,863,352.24	Interbank and money market items	931,229,435.41
Investments, net (with obligations Baht 8,717,171.03)	1,530,094,322.29	Liabilities payable on demand	124,864,603.50
Credit advances (net of allowance for doubtful accounts)	11,480,792,484.26	Borrowings	812,529,557.95
Accrued interest receivables	39,066,286.89	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	9,954,842.38	Other liabilities	142,053,457.17
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>13,303,221,655.26</b>
Premises and equipment, net	71,626,490.76	<b>Shareholders' Equity</b>	
Other assets, net	304,981,405.05	Paid-up share capital (registered share capital Baht 2,000,000,000.00)	2,000,000,000.00
<b>Total Assets</b>	<b>14,727,531,532.06</b>	Reserves and net profit after appropriation	(592,739,431.62)
Customers' liabilities under unmatured bills	-	Other reserves and profit and loss account	17,049,308.42
<b>Total</b>	<b>14,727,531,532.06</b>	<b>Total Shareholders' Equity</b>	<b>1,424,309,876.80</b>
		<b>Total Liabilities and Shareholders' Equity</b>	<b>14,727,531,532.06</b>
		Financial institution's liabilities under unmatured bills	-
		<b>Total</b>	<b>14,727,531,532.06</b>

	Baht
Non-Performing Loans <sup>2/</sup> (net) as of 30 June 2010 (Quarterly)	116,757,821.73
( 1.07 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2010 (Quarterly)	87,412,221.78
Actual provisioning for loan loss	87,936,664.30
Loans to related parties	236,499.71
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	1,434,254,227.51
Changes in assets and liabilities this quarter as of 31 August 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

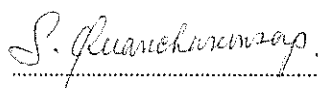
<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2010 (Quarterly) 174,979,949.64

( 1.59 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

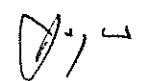
Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure    www.tcrbank.ocm  
Date of disclosure        30 April 2010  
Information as of         31 December 2009



(MR.SIRIWAT QUANCHAREONSAP)

ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR.MONGKON LEELATUM)

CHIEF EXECUTIVE OFFICER AND MANAGING DIRECTOR