

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 July 2010

Assets	Baht	Liabilities	Baht
Cash	202,799,653.95	Deposits	10,994,540,063.02
Interbank and money market items	380,386,418.32	Interbank and money market items	384,111,469.80
Investments, net (with obligations Baht 8,754,644.95)	1,629,309,681.63	Liabilities payable on demand	87,310,936.04
Credit advances (net of allowance for doubtful accounts)	10,958,041,704.64	Borrowings	585,092,882.16
Accrued interest receivables	35,397,907.79	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	8,402,569.50	Other liabilities	121,322,394.76
Customers' liabilities under acceptances	-	Total Liabilities	12,172,377,745.78
Premises and equipment, net	71,596,743.30	Shareholders' Equity	
Other assets, net	305,845,795.87	Paid-up share capital (registered share capital Baht 2,000,000,000.00)	2,000,000,000.00
Total Assets	13,591,780,475.00	Reserves and net profit after appropriation	(592,739,431.62)
Customers' liabilities under unmatured bills	-	Other reserves and profit and loss account	12,142,160.84
Total	13,591,780,475.00	Total Shareholders' Equity	1,419,402,729.22
		Total Liabilities and Shareholders' Equity	13,591,780,475.00
		Financial institution's liabilities under unmatured bills	-
		Total	13,591,780,475.00

Non-Performing Loans ^{2/} (net) as of 30 June 2010 (Quarterly)	Baht 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	246,808.23
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 July 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	-

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

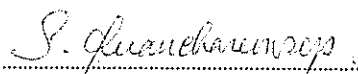
^{2/} Non-Performing Loans (gross) as of 30 June 2010 (Quarterly) 174,979,949.64

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

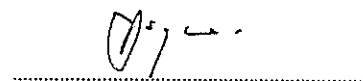
Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure www.tcrbank.com
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

