

## THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 30 June 2010

| Assets   | Baht                     | Liabilities   | Baht                     |
|--|--------------------------|---|--------------------------|
| Cash   | 270,487,839.38           | Deposits  | 11,188,037,320.08        |
| Interbank and money market items                         | 285,439,859.81           | Interbank and money market items  | 434,384,923.01           |
| Investments, net<br>(with obligations Baht 8,810,761.14) | 1,633,358,918.38         | Liabilities payable on demand   | 117,547,474.80           |
| Credit advances (net of allowance for doubtful accounts) | 10,770,367,149.80        | Borrowings  | 576,659,715.75           |
| Accrued interest receivables                             | 33,201,461.20            | Financial institution's liabilities under acceptances                     | -                        |
| Properties foreclosed, net                               | 9,158,777.26             | Other liabilities   | 133,101,445.24           |
| Customers' liabilities under acceptances                 | -                        | <b>Total Liabilities</b>  | <b>12,449,730,878.88</b> |
| Premises and equipment, net                              | 72,023,774.30            | <b>Shareholders' Equity</b>   |                          |
| Other assets, net  | 294,751,421.58           | Paid-up share capital<br>(registered share capital Baht 1,500,000,000.00) | 1,500,000,000.00         |
|  |                          | Reserves and net profit after appropriation                               | (592,739,431.62)         |
|  |                          | Other reserves and profit and loss account                                | 11,797,754.45            |
|  |                          | <b>Total Shareholders' Equity</b>   | <b>919,058,322.83</b>    |
| <b>Total Assets</b>                                      | <b>13,368,789,201.71</b> | <b>Total Liabilities and Shareholders' Equity</b>                         | <b>13,368,789,201.71</b> |
| Customers' liabilities under unmatured bills             | -                        | Financial institution's liabilities under unmatured bills                 | -                        |
| <b>Total</b>   | <b>13,368,789,201.71</b> | <b>Total</b>  | <b>13,368,789,201.71</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   | 257,171.03     |
| 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   | 934,254,227.51 |
| Changes in assets and liabilities this quarter as of 30 June 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

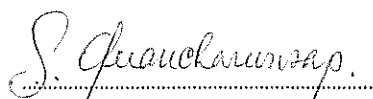
<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2010 (Quarterly) 174,979,949.64

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

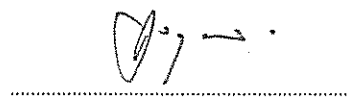
Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure      www.tcrbank.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