

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 31 March 2010

Assets	Baht	Liabilities	Baht
Cash	230,083,912.95	Deposits	10,747,948,923.92
Interbank and money market items	793,558,132.14	Interbank and money market items	487,284,505.28
Investments, net (with obligations Baht 8,915,330.34)	1,581,586,395.64	Liabilities payable on demand	75,401,437.79
Credit advances (net of allowance for doubtful accounts)	9,826,249,841.85	Borrowings	503,158,916.37
Accrued Interest receivables	28,986,578.60	Financial Institution's liabilities under acceptances	-
Properties foreclosed, net	7,513,199.78	Other liabilities	111,585,954.34
Customers' liabilities under acceptances	-	Total Liabilities	11,925,379,737.70
Premises and equipment, net	72,156,538.48	Shareholders' Equity	
Other assets, net	291,069,071.61	Paid-up share capital	
		(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	(1,436,635.03)
		Total Shareholders' Equity	905,823,933.35
Total Assets	12,831,203,671.05	Total Liabilities and Shareholders' Equity	12,831,203,671.05
Customers' liabilities under unmaturred bills	-	Financial Institution's liabilities under unmaturred bills	-
Total	12,831,203,671.05	Total	12,831,203,671.05

	Baht
Non-Performing Loans ^{2/} (net) as of 31 March 2010 (Quarterly) (0.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	103,656,214.12
Required provisioning for loan loss, as of 31 March 2010 (Quarterly)	73,199,449.03
Actual provisioning for loan loss	75,033,959.66
Loans to related parties	287,722.48
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	932,965,087.15
Changes in assets and liabilities this quarter as of 31 March 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	-
Letters of credit	-

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

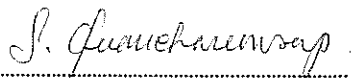
^{2/} Non-Performing Loans (gross) as of 31 March 2010 (Quarterly) 149,873,567.89

(1.43 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

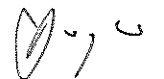
Re: Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure www.tcrbank.com
Date of disclosure 25 September 2009
Information as of 30 June 2009



(MR.SIRIWAT QUANCHAREONSAP)

ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR.MONGKON LEELATUM)

CHIEF EXECUTIVE OFFICER AND MANAGING DIRECTOR

