

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities ^{1/}

As of 28 February 2010

Assets	Baht	Liabilities	Baht
Cash	165,912,873.44	Deposits	10,743,744,107.85
Interbank and money market items	1,153,436,013.28	Interbank and money market items	344,911,002.11
Investments, net	1,570,420,902.70	Liabilities payable on demand	134,359,726.99
(with obligations Baht 8,907,769.17)		Borrowings	388,019,500.00
Credit advances (net of allowance for doubtful accounts)	9,319,034,443.77	Financial institution's liabilities under acceptances	-
Accrued interest receivables	26,110,508.38	Other liabilities	92,026,972.63
Properties foreclosed, net	4,419,862.06	Total Liabilities	11,703,061,309.58
Customers' liabilities under acceptances	-	Shareholders' Equity	
Premises and equipment, net	73,314,404.44	Paid-up share capital	
Other assets, net	285,893,577.27	(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	(11,779,292.62)
		Total Shareholders' Equity	895,481,275.76
Total Assets	12,598,542,585.34	Total Liabilities and Shareholders' Equity	12,598,542,585.34
Customers' liabilities under unmaturred bills	-	Financial institution's liabilities under unmaturred bills	-
Total	12,598,542,585.34	Total	12,598,542,585.34

	Baht
Non-Performing Loans ^{2/} (net) as of 31 December 2009 (Quarterly)	93,405,958.10
(0.98 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2009 (Quarterly)	63,189,535.86
Actual provisioning for loan loss	77,432,932.01
Loans to related parties	297,950.44
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	943,522,495.19
Changes in assets and liabilities this quarter as of 28 February 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	-

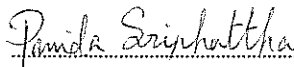
^{1/}This Summary Statement has not been audited by Certified Public Accountant

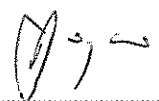
^{2/} Non-Performing Loans (gross) as of 31 December 2009 (Quarterly) 132,466,430.59

(1.39 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


.....
(MRS. PANIDA SRIPHATTHA)
DIRECTOR OF ACCOUNTING DEPARTMENT


.....
(MR. MONGKON LEELATUM)
CHIEF EXECUTIVE OFFICER AND MANAGING DIRECTOR

PH