

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)
As of 30 June 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	323,931	Deposits	21,276,879
Interbank and money market items, net	3,133,225	Interbank and money market items, net	1,538,887
Claims on securities	-	Liabilities payable on demand	173,054
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,399,155	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 673)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	17,863,820	Bank's liabilities under acceptances	-
Accrued interest receivables	93,897	Other liabilities	286,337
Customers' liabilities under acceptances	-	Total Liabilities	23,299,657
Properties foreclosed, net	15,945		
Premises and equipment, net	81,778	Shareholders' equity	
Other assets, net	262,169	Equity portion ^{1/}	3,000,000
		Other reserves	-
		Retained Earnings	552,491
		Total Shareholders' equity	2,445,758
Total Assets	25,745,415	Total Liabilities and Shareholders' equity	25,745,415

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013 (Quarterly)	325,723
(1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	285,853
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	490,174
Loans to related parties	346,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,474,238
(Capital adequacy ratio = 17.86 percents)	
Changes in assets and liabilities this quarter as of 30 June 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	205,927
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	205,927

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 30 June 2013 (Quarterly) 537,640
(2.55 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

(under the Notification of the Bank of Thailand

Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group

(under the Notification of the Bank of Thailand

Re: Consolidated Supervision)

Location of disclosure www.tcrbank.com

Date of disclosure 30 April 2013

Information as of 31 December 2012

Location of disclosure www.tcrbank.com

Date of disclosure 30 April 2013

Information as of 31 December 2012

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

