

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 31 May 2013**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	395,993	Deposits	21,210,086
Interbank and money market items, net	3,424,484	Interbank and money market items, net	1,879,600
Claims on securities	-	Liabilities payable on demand	50,414
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,054,655	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 682)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	17,539,291	Bank's liabilities under acceptances	-
Accrued interest receivables	96,323	Other liabilities	274,979
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>23,439,579</b>
Properties foreclosed, net	18,812		
Premises and equipment, net	78,447	<b>Shareholders' equity</b>	
Other assets, net	154,962	Equity portion <sup>1/</sup>	2,500,000
		Other reserves	6,719
		Retained Earnings	611,836
		<b>Total Shareholders' equity</b>	<b>1,894,883</b>
<b>Total Assets</b>	<b>25,334,462</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>25,334,462</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2013 (Quarterly)	285,645
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	232,943
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	384,173
Loans to related parties	336,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,944,680
(Capital adequacy ratio = 14.63 percents)	
Changes in assets and liabilities this quarter as of 31 May 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	262,501
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	262,501

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 March 2013 (Quarterly) 452,812  
 (2.25 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

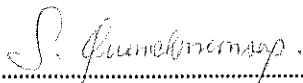
Information as of 31 December 2012

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

