

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	569,196	Deposits	18,797,952
Interbank and money market items, net	1,697,109	Interbank and money market items, net	1,715,871
Claims on securities	-	Liabilities payable on demand	59,252
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 677)	2,040,517	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	17,584,169	Debts issued and Borrowings	34,500
Accrued interest receivables	96,674	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	318,016
Properties foreclosed, net	33,227	Total Liabilities	20,925,591
Premises and equipment, net	82,975		
Other assets, net	151,467	Shareholders' equity	
		Equity portion ^{1/}	2,500,000
		Other reserves	2,313
		Retained Earnings	601,075
		Total Shareholders' equity	1,901,238
Total Assets	22,826,829	Total Liabilities and Shareholders' equity	22,826,829

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly)	269,248
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	206,039
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	333,307
Loans to related parties	180,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,041,978
(Capital adequacy ratio = 15.86 percents)	
Changes in assets and liabilities this quarter as of 31 December 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	252,585
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	252,585

^{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 31 December 2012 (Quarterly) 410,383
(2.16 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

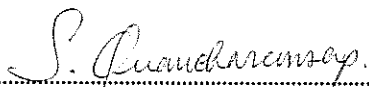
For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)

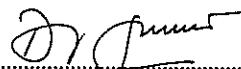
Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

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

