

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	375,543	Deposits	18,443,941
Interbank and money market items, net	1,201,679	Interbank and money market items, net	1,624,758
Claims on securities	-	Liabilities payable on demand	45,876
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,985,779	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 678)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	34,500
Loans to customers, net	17,918,615	Bank's liabilities under acceptances	-
Accrued interest receivables	100,601	Other liabilities	318,727
Customers' liabilities under acceptances	-	Total Liabilities	20,467,802
Properties foreclosed, net	40,697		
Premises and equipment, net	86,676	Shareholders' equity	
Other assets, net	150,126	Equity portion ^{1/}	2,500,000
		Other reserves	2,902
		Retained Earnings	539,493
		Total Shareholders' equity	1,963,409
Total Assets	22,431,211	Total Liabilities and Shareholders' equity	22,431,211

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2012 (Quarterly)	570,332
(2.93 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	348,836
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly)	439,224
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,177,883
(Capital adequacy ratio = 16.68 percents)	
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	270,420
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	270,420

^{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 September 2012 (Quarterly) 858,333
(4.35 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

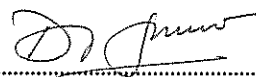
Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

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

