

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	308,675	Deposits	18,968,936
Interbank and money market items, net	1,159,465	Interbank and money market items, net	1,562,028
Claims on securities	-	Liabilities payable on demand	124,322
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,232,440	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 679)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	34,500
Loans to customers, net	17,836,800	Bank's liabilities under acceptances	-
Accrued interest receivables	103,176	Other liabilities	307,527
Customers' liabilities under acceptances	-	Total Liabilities	20,997,313
Properties foreclosed, net	46,045		
Premises and equipment, net	87,732	Shareholders' equity	
Other assets, net	138,384	Equity portion ^{1/}	2,000,000
		Other reserves	3,029
		Retained Earnings	-
		Total Shareholders' equity	1,486,899
Total Assets	22,484,212	Total Liabilities and Shareholders' equity	22,484,212

	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	1,677,883
(Capital adequacy ratio = 13.07 percents)	
Changes in assets and liabilities this quarter as of 31 October 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	217,293
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	217,293

^{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

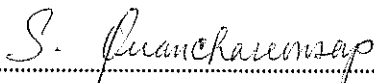
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks

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

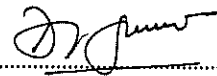
For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

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