

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	395,627	Deposits	20,069,258
Interbank and money market items, net	2,002,504	Interbank and money market items, net	1,458,203
Claims on securities	-	Liabilities payable on demand	53,604
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,101,863	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	58,965
Loans to customers, net	17,877,925	Bank's liabilities under acceptances	-
Accrued interest receivables	102,809	Other liabilities	292,398
Customers' liabilities under acceptances	-	Total Liabilities	21,932,428
Properties foreclosed, net	39,976		
Premises and equipment, net	87,686	Shareholders' equity	
Other assets, net	267,533	Equity portion ^{1/}	2,000,000
		Other reserves	900
		Retained Earnings	485,910
		Total Shareholders' equity	1,514,990
Total Assets	23,447,418	Total Liabilities and Shareholders' equity	23,447,418

	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 = 12.95 percents)	
Changes in assets and liabilities this quarter as of 30 September 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	232,578
Avals to bills and guarantees of loans	-
Liabilities under unmatured Import bills	-
Letters of credit	-
Other contingencies	232,578

^{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)

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

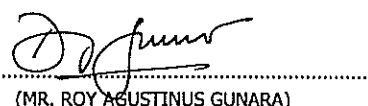
Location of disclosure www.tcrbank.com
Date of disclosure 30 April 2012
Information as of 31 December 2011

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Date of disclosure 30 April 2012
Information as of 31 December 2011

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


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(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP


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(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR