

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	424,660	Deposits	19,837,481
Interbank and money market items, net	934,092	Interbank and money market items, net	1,185,985
Claims on securities	-	Liabilities payable on demand	82,998
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,004,226	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	80,949
Loans to customers, net	18,577,046	Bank's liabilities under acceptances	-
Accrued interest receivables	116,877	Other liabilities	280,657
Customers' liabilities under acceptances	-	Total Liabilities	21,468,070
Properties foreclosed, net	33,536		
Premises and equipment, net	87,407	Shareholders' equity	
Other assets, net	258,984	Equity portion ^{1/}	2,000,000
		Other reserves	1,450
		Retained Earnings	461,197
		Total Shareholders' equity	1,540,253
Total Assets	23,008,323	Total Liabilities and Shareholders' equity	23,008,323

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2012 (Quarterly)	494,414
(2.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2012 (Quarterly)	289,235
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)	342,920
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,656,499
(Capital adequacy ratio = 12.59 percents)	
Changes in assets and liabilities this quarter as of 31 August 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	313,834
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	313,834

^{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 June 2012 (Quarterly) 729,786
(3.67 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

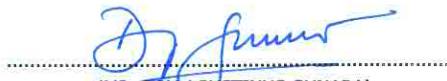
Location of disclosure www.tcrbank.com
Date of disclosure 30 April 2012
Information as of 31 December 2011

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

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