

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	551,046	Deposits	19,145,049
Interbank and money market items, net	359,098	Interbank and money market items, net	1,478,243
Claims on securities	-	Liabilities payable on demand	88,671
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,606,085	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 680)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	80,949
Loans to customers, net	19,032,290	Bank's liabilities under acceptances	-
Accrued interest receivables	120,060	Other liabilities	261,783
Customers' liabilities under acceptances	-	Total Liabilities	21,054,695
Properites foreclosed, net	31,678		
Premises and equipment, net	85,686	Shareholders' equity	
Other assets, net	258,874	Equity portion ^{1/}	2,000,000
		Other reserves	1,005
		Retained Earnings	439,388
		Total Shareholders' equity	1,561,617
Total Assets	22,616,312	Total Liabilities and Shareholders' equity	22,616,312

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2012 (Quarterly) (2.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	494,414
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	83,500
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 12.42 percents)	1,653,345
Changes in assets and liabilities this quarter as of 31 July 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	279,492
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	279,492

^{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)

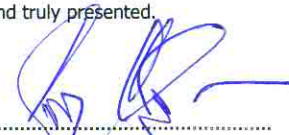
Location of disclosure www.tcrbank.com
Date of disclosure 30 April 2012
Information as of 31 December 2011

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



(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MISS. KRISANA ARAMKULCHAI)

Position DIRECTOR OF THE EXECUTIVE BOARD OF DIRECTORS

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