

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	467,062	Deposits	19,006,841
Interbank and money market items, net	484,560	Interbank and money market items, net	1,333,089
Claims on securities	-	Liabilities payable on demand	98,631
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,146,187	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	542,466
Loans to customers, net	19,623,402	Bank's liabilities under acceptances	-
Accrued interest receivables	133,759	Other liabilities	258,901
Customers' liabilities under acceptances	-	Total Liabilities	21,239,928
Properties foreclosed, net	22,731		
Premises and equipment, net	83,423	Shareholders' equity	
Other assets, net	264,562	Equity portion ^{1/}	2,000,000
		Other reserves	526
		Retained Earnings	442,221
		Total Shareholders' equity	1,557,253
Total Assets	22,797,181	Total Liabilities and Shareholders' equity	22,797,181

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2012 (Quarterly)	321,947
(1.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2012 (Quarterly)	216,522
Actual provisioning for loan loss, as of 31 March 2012 (Quarterly)	261,523
Loans to related parties	264,500
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,646,276
(Capital adequacy ratio = 12.41 percents)	
Changes in assets and liabilities this quarter as of 31 May 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	286,606
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	286,606

^{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 31 March 2012 (Quarterly) 486,155
(2.52 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.

Signature of Mr. Siriwat Quanchareonsap

(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP

Signature of Mr. Mongkon Leelatum

(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

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