

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	443,379	Deposits	16,734,524
Interbank and money market items, net	513,645	Interbank and money market items, net	1,725,253
Claims on securities	-	Liabilities payable on demand	111,381
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 680)	1,081,545	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	19,160,695	Debts issued and Borrowings	1,896,722
Accrued interest receivables	138,028	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	256,383
Properties foreclosed, net	24,012	<b>Total Liabilities</b>	<b>20,724,263</b>
Premises and equipment, net	82,177	<b>Shareholders' equity</b>	
Other assets, net	271,791	Equity portion <sup>1/</sup>	2,000,000
		Other reserves	-
		Retained Earnings	436,411
		<b>Total Shareholders' equity</b>	<b>1,562,504</b>
<b>Total Assets</b>	<b>22,286,767</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>22,286,767</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2012 (Quarterly) (1.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	321,947
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	219,522
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 12.61 percents)	1,646,276
Changes in assets and liabilities this quarter as of 30 April 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	259,406
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	259,406

<sup>1/</sup> 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

<sup>2/</sup> 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.

*S. Quanchareonsap*

(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP

*Mongkon Leelatam*

(MR. MONGKON LEELATUM)

Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

*Andri Pruek*