

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	398,083	Deposits	15,315,032
Interbank and money market items, net	648,619	Interbank and money market items, net	2,160,777
Claims on securities	-	Liabilities payable on demand	130,385
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,170,116	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 682)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	2,818,831
Loans to customers, net	18,939,600	Bank's liabilities under acceptances	-
Accrued interest receivables	137,232	Other liabilities	221,258
Customers' liabilities under acceptances	-	Total Liabilities	20,646,283
Properties foreclosed, net	20,531		
Premises and equipment, net	82,409	Shareholders' equity	
Other assets, net	266,843	Equity portion ^{1/}	2,000,000
		Other reserves	1,376
		Retained Earnings	409,979
		Total Shareholders' equity	1,588,645
Total Assets	22,234,928	Total Liabilities and Shareholders' equity	22,234,928

	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	201,533
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,646,276
(Capital adequacy ratio = 12.74 percents)	
Changes in assets and liabilities this quarter as of 31 March 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	265,865
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	265,865

^{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 28 October 2011
 Information as of 30 June 2011

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

Location of disclosure www.tcrbank.com
 Date of disclosure 28 October 2011
 Information as of 30 June 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

Krisana Aramkulchai

(MISS. KRISANA ARAMKULCHAI)

Position DIRECTOR AND THE EXECUTIVE DIRECTOR

Panda, 9/11/11