

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 29 February 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	401,979	Deposits	14,702,071
Interbank and money market items, net	434,073	Interbank and money market items, net	1,503,898
Claims on securities	-	Liabilities payable on demand	128,111
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,369,789	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	3,032,126
Loans to customers, net	17,926,591	Bank's liabilities under acceptances	-
Accrued interest receivables	133,811	Other liabilities	254,449
Customers' liabilities under acceptances	-	Total Liabilities	19,620,655
Properties foreclosed, net	18,317		
Premises and equipment, net	82,403	Shareholders' equity	
Other assets, net	255,361	Equity portion ^{1/}	2,000,000
		Other reserves	1,800
		Retained Earnings	425,036
		Total Shareholders' equity	1,573,164
Total Assets	21,193,819	Total Liabilities and Shareholders' equity	21,193,819

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2011 (Quarterly)	237,715
(1.30 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	179,407
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	216,425
Loans to related parties	133,544
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,638,117
(Capital adequacy ratio = 13.08 percents)	
Changes in assets and liabilities this quarter as of 29 February 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	210,558
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	210,558

^{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 December 2011 (Quarterly) 369,354
(2.00 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)

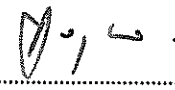
Location of disclosure www.tcrbank.com
Date of disclosure 28 October 2011
Information as of 30 June 2011

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.


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(MR. SIRIWAT QUANCHAREONSAP)
Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP


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(MR. MONGKON LEELATUM)
Position EXECUTIVE OFFICER AND MANAGING DIRECTOR

