

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2013**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	386,087	Deposits	20,254,466
Interbank and money market items, net	2,253,799	Interbank and money market items, net	1,384,849
Claims on securities	-	Liabilities payable on demand	79,899
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,500,080	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,176)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	17,848,049	Bank's liabilities under acceptances	-
Accrued interest receivables	94,919	Other liabilities	239,615
Customers' liabilities under acceptances	-	Total Liabilities	21,983,329
Properties foreclosed, net	17,463		
Premises and equipment, net	81,620	Shareholders' equity	
Other assets, net	151,879	Equity portion ^{1/}	2,500,000
		Other reserves	2,877
		Retained Earnings	580,815
		Total Shareholders' equity	1,922,062
Total Assets	23,905,391	Total Liabilities and Shareholders' equity	23,905,391

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2012 (Quarterly)	269,248
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	206,039
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	333,307
Loans to related parties	272,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,041,978
(Capital adequacy ratio = 15.69 percents)	
Changes in assets and liabilities this quarter as of 28 February 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	245,388
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	245,388

^{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 2012 (Quarterly) 410,383
(2.16 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

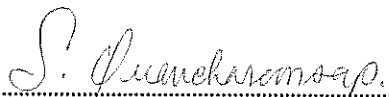
For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

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

Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2012
Information as of 30 June 2012

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



(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR