

**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 2013**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	388,472	Deposits	20,202,896
Interbank and money market items, net	2,395,432	Interbank and money market items, net	1,469,795
Claims on securities	-	Liabilities payable on demand	51,213
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,588,638	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 678)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	17,658,538	Bank's liabilities under acceptances	-
Accrued interest receivables	96,239	Other liabilities	271,232
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>22,019,636</b>
Properties foreclosed, net	15,153		
Premises and equipment, net	80,234	<b>Shareholders' equity</b>	
Other assets, net	154,417	Equity portion <sup>1/</sup>	2,500,000
		Other reserves	3,604
		Retained Earnings	574,622
		<b>Total Shareholders' equity</b>	<b>1,928,982</b>
<b>Total Assets</b>	<b>23,948,618</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>23,948,618</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2013 (Quarterly)	285,645
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	232,943
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	384,173
Loans to related parties	200,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,944,680
(Capital adequacy ratio = 14.95 percents)	
Changes in assets and liabilities this quarter as of 31 March 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
<b>Contingent liabilities</b>	<b>227,062</b>
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	227,062

<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 2013 (Quarterly) 452,812  
(2.25 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

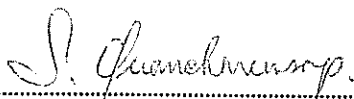
For Commercial Bank  
(under the Notification of the Bank of Thailand  
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

