

(Revised Version)

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities  
(Audited/reviewed by Certified Public Accountant)  
As of 31 July 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	349,529	Deposits	21,314,900
Interbank and money market items, net	2,530,634	Interbank and money market items, net	1,458,232
Claims on securities	-	Liabilities payable on demand	120,605
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,764,280	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 671)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	17,967,606	Bank's liabilities under acceptances	-
Accrued interest receivables	100,017	Other liabilities	272,836
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>23,191,073</b>
Properties foreclosed, net	12,285		
Premises and equipment, net	83,276	<b>Shareholders' equity</b>	
Other assets, net	262,055	Equity portion <sup>1/</sup>	3,000,000
		Other reserves	-
		Retained Earnings	546,082
		<b>Total Shareholders' equity</b>	<b>2,450,104</b>
<b>Total Assets</b>	<b>25,641,177</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>25,641,177</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2013 (Quarterly)	325,723
(1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	285,853
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	490,174
Loans to related parties	346,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,474,238
(Capital adequacy ratio = 17.71 percents)	
Changes in assets and liabilities this quarter as of 31 July 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	248,366
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	248,366

<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 30 June 2013 (Quarterly) 537,640  
(2.55 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 2013  
Information as of 31 December 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 April 2013  
Information as of 31 December 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

*Pamela*