

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 August 2013**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	370,982	Deposits	20,954,011
Interbank and money market items, net	2,063,976	Interbank and money market items, net	1,425,275
Claims on securities	-	Liabilities payable on demand	183,009
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 668)	3,735,289	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	18,116,383	Debts issued and Borrowings	24,500
Accrued interest receivables	96,077	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	279,090
Properties foreclosed, net	12,727	<b>Total Liabilities</b>	<b>22,865,885</b>
Premises and equipment, net	85,813		
Other assets, net	262,370	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	3,000,000
		Other reserves	8,711
		Retained Earnings	542,062
		<b>Total Shareholders' equity</b>	<b>2,449,227</b>
<b>Total Assets</b>	<b>25,315,112</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>25,315,112</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2013 (Quarterly) (1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	325,723
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 (Capital adequacy ratio = 17.33 percents)	2,474,238
Changes in assets and liabilities this quarter as of 31 August 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	231,709
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	231,709

<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**

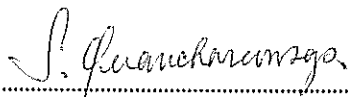
For Commercial Bank  
(under the Notification of the Bank of Thailand  
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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)

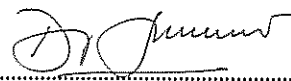
Location of disclosure www.tcrbank.com  
Date of disclosure 30 April 2013  
Information as of 31 December 2012

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

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