

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

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 September 2013**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	310,923	Deposits	20,870,413
Interbank and money market items, net	1,799,562	Interbank and money market items, net	1,609,346
Claims on securities	-	Liabilities payable on demand	137,535
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,785,846	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 672)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	24,500
Loans to customers, net	18,450,321	Bank's liabilities under acceptances	-
Accrued interest receivables	99,068	Other liabilities	278,092
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>22,919,886</b>
Properties foreclosed, net	11,941		
Premises and equipment, net	90,679	<b>Shareholders' equity</b>	
Other assets, net	264,738	Equity portion <sup>1/</sup>	3,000,000
		Other reserves	3,527
		Retained Earnings	531,786
		<b>Total Shareholders' equity</b>	<b>2,464,687</b>
<b>Total Assets</b>	<b>25,384,573</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>25,384,573</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2013 (Quarterly)	341,845
(1.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	330,899
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	537,769
Loans to related parties	405,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,477,641
(Capital adequacy ratio = 17.03 percents)	
Changes in assets and liabilities this quarter as of 30 September 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	221,566
Avals to bills and guarantees of loans	-
Liabilities under unmaturred import bills	-
Letters of credit	-
Other contingencies	221,566

<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 September 2013 (Quarterly) 595,440  
(2.93 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)

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

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