

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	515,968	Deposits	21,756,802
Interbank and money market items, net	335,237	Interbank and money market items, net	1,326,180
Claims on securities	-	Liabilities payable on demand	46,245
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,505,092	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 674)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	14,500
Loans to customers, net	19,499,002	Bank's liabilities under acceptances	-
Accrued interest receivables	99,668	Other liabilities	292,933
Customers' liabilities under acceptances	-	Total Liabilities	23,436,660
Properties foreclosed, net	13,789		
Premises and equipment, net	103,769	Shareholders' equity	
Other assets, net	267,870	Equity portion ^{1/}	3,000,000
		Other reserves	2,407
		Retained Earnings	522,363
		Total Shareholders' equity	2,475,230
Total Assets	25,911,890	Total Liabilities and Shareholders' equity	25,911,890

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	301,091
(1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	408,606
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	612,949
Loans to related parties	727,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,494,464
(Capital adequacy ratio = 15.92 percents)	
Changes in assets and liabilities this quarter as of 31 December 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	233,438
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	233,438

^{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 2013 (Quarterly) 629,670
(3.13 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 31 October 2013
Information as of 30 June 2013

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

Location of disclosure www.tcrbank.com
Date of disclosure 31 October 2013
Information as of 30 June 2013

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

