

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2014**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	455,574	Deposits	23,299,927
Interbank and money market items, net	2,527,349	Interbank and money market items, net	1,181,132
Claims on securities	-	Liabilities payable on demand	95,972
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,715,374	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 677)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	14,500
Loans to customers, net	19,578,875	Bank's liabilities under acceptances	-
Accrued interest receivables	101,324	Other liabilities	256,505
Customers' liabilities under acceptances	-	Total Liabilities	24,848,036
Properties foreclosed, net	14,650		
Premises and equipment, net	109,160	Shareholders' equity	
Other assets, net	247,100	Equity portion ^{1/}	3,000,000
		Other reserves	4,623
		Retained Earnings	531,758
		Total Shareholders' equity	2,472,865
Total Assets	27,320,901	Total Liabilities and Shareholders' equity	27,320,901

	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	841,004
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,482,350
(Capital adequacy ratio = 15.78 percents)	
Changes in assets and liabilities this quarter as of 31 January 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	226,964
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	226,964

^{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

Pamida