

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2014**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	376,336	Deposits	23,360,336
Interbank and money market items, net	1,156,550	Interbank and money market items, net	1,196,331
Claims on securities	-	Liabilities payable on demand	79,260
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 681)	5,035,710	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	19,726,946	Debts issued and Borrowings	14,500
Accrued interest receivables	93,107	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	254,291
Properties foreclosed, net	13,128	Total Liabilities	24,904,718
Premises and equipment, net	111,613		
Other assets, net	259,394	Shareholders' equity	
		Equity portion ^{1/}	3,000,000
		Other reserves	5,880
		Retained Earnings	566,319
		Total Shareholders' equity	2,439,561
Total Assets	27,344,279	Total Liabilities and Shareholders' equity	27,344,279

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly) (1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	301,091
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	840,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 15.36 percents)	2,456,942
Changes in assets and liabilities this quarter as of 28 February 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	264,753
Avals to bills and guarantees of loans	52,000
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	212,753

^{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.


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(MR. MICHAEL LY)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

Panda