

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2014**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	394,612	Deposits	23,048,440
Interbank and money market items, net	664,782	Interbank and money market items, net	1,294,109
Claims on securities	-	Liabilities payable on demand	69,182
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,996,278	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 688)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	13,300
Loans to customers, net	20,034,258	Bank's liabilities under acceptances	-
Accrued interest receivables	97,355	Other liabilities	267,608
Customers' liabilities under acceptances	-	Total Liabilities	24,692,639
Properites foreclosed, net	12,768		
Premises and equipment, net	112,097	Shareholders' equity	
Other assets, net	255,252	Equity portion ^{1/}	3,000,000
		Other reserves	7,043
		Retained Earnings	560,785
		Total Shareholders' equity	2,446,258
Total Assets	27,138,897	Total Liabilities and Shareholders' equity	27,138,897

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2014 (Quarterly)	333,283
(1.63 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2014 (Quarterly)	471,702
Actual provisioning for loan loss, as of 31 March 2014 (Quarterly)	699,280
Loans to related parties	848,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,515,980
(Capital adequacy ratio = 14.88 percents)	
Changes in assets and liabilities this quarter as of 30 April 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	271,613
Avals to bills and guarantees of loans	52,000
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	219,613

^{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 March 2014 (Quarterly) 715,268
(3.44 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 2014
Information as of 31 December 2013

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 2014
Information as of 31 December 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

