

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

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	351,669	Deposits	22,462,048
Interbank and money market items, net	1,132,776	Interbank and money market items, net	1,655,054
Claims on securities	-	Liabilities payable on demand	82,689
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,348,278	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	20,059,250	Bank's liabilities under acceptances	-
Accrued interest receivables	98,075	Other liabilities	282,785
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>24,495,876</b>
Properties foreclosed, net	11,498		
Premises and equipment, net	117,555	<b>Shareholders' equity</b>	
Other assets, net	259,336	Equity portion <sup>1/</sup>	3,000,000
		Other reserves	5,680
		Retained Earnings	551,624
		<b>Total Shareholders' equity</b>	<b>2,454,056</b>
<b>Total Assets</b>	<b>26,949,932</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>26,949,932</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	836,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,518,740
(Capital adequacy ratio = 14.79 percents)	
Changes in assets and liabilities this quarter as of 31 May 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	274,866
Avals to bills and guarantees of loans	52,000
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	222,866

<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 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.

  
.....  
(MR. MICHAEL LY)  
Position ASSISTANT MANAGING DIRECTOR

  
.....  
(MR. ROY AGUSTINUS GUNARA)  
Position MANAGING DIRECTOR

