

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	406,900	Deposits	22,348,394
Interbank and money market items, net	1,193,518	Interbank and money market items, net	1,489,878
Claims on securities	-	Liabilities payable on demand	40,644
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,640,422	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 687)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	13,300
Loans to customers, net	20,333,891	Bank's liabilities under acceptances	-
Accrued interest receivables	98,922	Other liabilities	329,670
Customers' liabilities under acceptances	-	Total Liabilities	24,221,886
Properties foreclosed, net	18,892		
Premises and equipment, net	130,125	Shareholders' equity	
Other assets, net	288,953	Equity portion ^{1/}	3,000,000
		Other reserves	3,630
		Retained Earnings	542,398
		Total Shareholders' equity	2,461,232
Total Assets	26,683,118	Total Liabilities and Shareholders' equity	26,683,118

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly)	350,022
(1.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	497,354
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	724,932
Loans to related parties	867,047
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,506,087
(Capital adequacy ratio = 14.34 percents)	
Changes in assets and liabilities this quarter as of 30 June 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	190,659
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	190,659

^{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 30 June 2014 (Quarterly) 736,894
(3.42 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

Panda