

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	403,619	Deposits	21,914,085
Interbank and money market items, net	1,398,897	Interbank and money market items, net	1,633,788
Claims on securities	-	Liabilities payable on demand	78,828
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,550,309	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 686)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	13,300
Loans to customers, net	19,586,306	Bank's liabilities under acceptances	-
Accrued interest receivables	100,329	Other liabilities	342,010
Customers' liabilities under acceptances	-	Total Liabilities	23,982,011
Properties foreclosed, net	14,960		
Premises and equipment, net	133,534	Shareholders' equity	
Other assets, net	265,575	Equity portion ^{1/}	3,000,000
		Other reserves	4,081
		Retained Earnings	532,563
		Total Shareholders' equity	2,471,518
Total Assets	26,453,529	Total Liabilities and Shareholders' equity	26,453,529

	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	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,500,604
(Capital adequacy ratio = 15.43 percents)	
Changes in assets and liabilities this quarter as of 31 July 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	196,237
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	196,237

^{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)

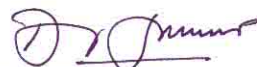
Location of disclosure www.tcrbank.com
Date of disclosure 30 April 2014
Information as of 31 December 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(MR. MICHAEL LY)

Position ASSISTANT MANAGING DIRECTOR



(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

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