

(Revised Version)
THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	362,273	Deposits	22,207,216
Interbank and money market items, net	1,429,931	Interbank and money market items, net	1,340,582
Claims on securities	-	Liabilities payable on demand	67,910
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,150,819	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 687)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	9,300
Loans to customers, net	19,944,531	Bank's liabilities under acceptances	-
Accrued interest receivables	109,464	Other liabilities	313,540
Customers' liabilities under acceptances	-	Total Liabilities	23,938,548
Properties foreclosed, net	12,725		
Premises and equipment, net	134,588	Shareholders' equity	
Other assets, net	288,483	Equity portion ^{1/}	3,008,663
		Other reserves	4,283
		Retained Earnings	518,680
		Total Shareholders' equity	2,494,266
Total Assets	26,432,814	Total Liabilities and Shareholders' equity	26,432,814

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2014 (Quarterly)	337,616
(1.61 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	537,559
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	786,972
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,517,275
(Capital adequacy ratio = 15.30 percents)	
Changes in assets and liabilities this quarter as of 30 September 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	205,294
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	205,294

^{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 September 2014 (Quarterly) 761,012
(3.57 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

Pawide