

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 March 2015**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	395,136	Deposits	25,162,536
Interbank and money market items, net	1,631,539	Interbank and money market items, net	1,218,032
Claims on securities	-	Liabilities payable on demand	65,347
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,442,573	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 992)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	23,211,737	Bank's liabilities under acceptances	-
Accrued interest receivables	133,986	Other liabilities	302,731
Customers' liabilities under acceptances	-	Total Liabilities	26,748,646
Properites foreclosed, net	9,630		
Premises and equipment, net	133,415	Shareholders' equity	
Other assets, net	331,675	Equity portion ^{1/}	3,009,419
		Other reserves	7,822
		Retained Earnings	476,196
		Total Shareholders' equity	2,541,045
Total Assets	29,289,691	Total Liabilities and Shareholders' equity	29,289,691

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly)	415,460
(1.71 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	645,773
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	910,302
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,523,673
(Capital adequacy ratio = 13.31 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 0.00 percents)	
Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	288,331
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	288,331

^{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 2015 (Quarterly) 916,440
(3.70 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)


For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)

Location of disclosure www.tcrbank.com
Date of disclosure 31 October 2014
Information as of 30 June 2014

Location of disclosure www.tcrbank.com
Date of disclosure 31 October 2014
Information as of 30 June 2014

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


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

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