

(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 April 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	423,985	Deposits	25,176,453
Interbank and money market items, net	1,506,969	Interbank and money market items, net	1,369,680
Claims on securities	-	Liabilities payable on demand	86,254
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,581,527	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 996)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	23,408,061	Bank's liabilities under acceptances	-
Accrued interest receivables	132,285	Other liabilities	343,605
Customers' liabilities under acceptances	-	Total Liabilities	26,975,992
Properties foreclosed, net	11,037		
Premises and equipment, net	136,207	Shareholders' equity	
Other assets, net	328,973	Equity portion ^{1/}	3,009,704
		Other reserves	10,323
		Retained Earnings	466,975
		Total Shareholders' equity	2,553,052
Total Assets	29,529,044	Total Liabilities and Shareholders' equity	29,529,044

	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	2,527,949
(Capital adequacy ratio = 13.22 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 30 April 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	264,327
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	264,327

^{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)
 (3.70 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 916,440

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 2015
 Information as of 31 December 2014

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 2015
 Information as of 31 December 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