

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	380,434	Deposits	23,873,964
Interbank and money market items, net	1,528,335	Interbank and money market items, net	1,413,866
Claims on securities	-	Liabilities payable on demand	77,409
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,112,990	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 693)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	9,300
Loans to customers, net	21,581,161	Bank's liabilities under acceptances	-
Accrued interest receivables	122,781	Other liabilities	300,582
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>25,675,121</b>
Properties foreclosed, net	12,466		
Premises and equipment, net	134,518	<b>Shareholders' equity</b>	
Other assets, net	319,339	Equity portion <sup>1/</sup>	3,009,304
		Other reserves	6,944
		Retained Earnings	499,345
		<b>Total Shareholders' equity</b>	<b>2,516,903</b>
<b>Total Assets</b>	<b>28,192,024</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>28,192,024</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	2,529,663
(Capital adequacy ratio = 14.37 percents)	
Changes in assets and liabilities this quarter as of 30 November 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	226,563
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	226,563

<sup>1/</sup> 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

<sup>2/</sup> 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 31 October 2014  
Information as of 30 June 2014

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

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

  
.....  
(MR. KITTIPANT SRIWANNAWIT)  
Position ASSISTANT MANAGING DIRECTOR

  
.....  
(MR. ROY AGUSTINUS GUNARA)  
Position MANAGING DIRECTOR