

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	357,491	Deposits	24,186,050
Interbank and money market items, net	1,112,269	Interbank and money market items, net	1,428,087
Claims on securities	-	Liabilities payable on demand	74,160
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,950,449	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 988)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	22,528,045	Bank's liabilities under acceptances	-
Accrued interest receivables	129,738	Other liabilities	308,135
Customers' liabilities under acceptances	-	Total Liabilities	25,996,432
Properties foreclosed, net	11,608		
Premises and equipment, net	133,020	Shareholders' equity	
Other assets, net	296,470	Equity portion ^{1/}	3,008,848
		Other reserves	6,120
		Retained Earnings	492,310
		Total Shareholders' equity	2,522,658
Total Assets	28,519,090	Total Liabilities and Shareholders' equity	28,519,090

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly)	361,830
(1.58 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	597,360
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	846,773
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,464,143
(Capital adequacy ratio = 13.30 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	2,464,143
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 13.30 percents)	
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	264,660
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	264,660

^{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 December 2014 (Quarterly) 826,349
(3.54 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

Pamida