

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	516,596	Deposits	24,152,404
Interbank and money market items, net	761,393	Interbank and money market items, net	1,167,552
Claims on securities	-	Liabilities payable on demand	27,788
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	4,193,921	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 986)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	22,207,116	Bank's liabilities under acceptances	-
Accrued interest receivables	125,360	Other liabilities	389,806
Customers' liabilities under acceptances	-	Total Liabilities	25,737,550
Properties foreclosed, net	10,649		
Premises and equipment, net	135,641	Shareholders' equity	
Other assets, net	306,417	Equity portion ^{1/}	3,008,562
		Other reserves	5,948
		Retained Earnings	494,967
		Total Shareholders' equity	2,519,543
Total Assets	28,257,093	Total Liabilities and Shareholders' equity	28,257,093

	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	2,510,817
(Capital adequacy ratio = 13.77 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	247,059
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	247,059

^{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

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.

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 (MR. KITTIPANT SRIWANNAWIT)
 Position ASSISTANT MANAGING DIRECTOR

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 (MR. ROY AGUSTINUS GUNARA)
 Position MANAGING DIRECTOR

P. Imada