

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

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 28 February 2015**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	422,427	Deposits	24,395,443
Interbank and money market items, net	1,193,600	Interbank and money market items, net	1,293,002
Claims on securities	-	Liabilities payable on demand	119,383
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,451,589	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 987)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	22,976,091	Bank's liabilities under acceptances	-
Accrued interest receivables	125,916	Other liabilities	281,575
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>26,089,403</b>
Properties foreclosed, net	12,806		
Premises and equipment, net	131,326	<b>Shareholders' equity</b>	
Other assets, net	303,616	Equity portion <sup>1/</sup>	3,009,133
		Other reserves	5,348
		Retained Earnings	486,513
		<b>Total Shareholders' equity</b>	<b>2,527,968</b>
<b>Total Assets</b>	<b>28,617,371</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>28,617,371</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	2,523,882
(Capital adequacy ratio = 13.37 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 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	256,250
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	256,250

<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 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.

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

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

*Panda*