

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 August 2014**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	338,774	Deposits	22,284,248
Interbank and money market items, net	1,764,325	Interbank and money market items, net	1,424,848
Claims on securities	-	Liabilities payable on demand	147,679
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 687)	4,247,594	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	19,775,745	Debts issued and Borrowings	13,300
Accrued interest receivables	105,056	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	314,885
Properties foreclosed, net	14,332	Total Liabilities	24,184,960
Premises and equipment, net	132,362		
Other assets, net	289,440	Shareholders' equity	
		Equity portion ^{1/}	3,008,342
		Other reserves	3,986
		Retained Earnings	529,660
		Total Shareholders' equity	2,482,668
Total Assets	26,667,628	Total Liabilities and Shareholders' equity	26,667,628

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly) (1.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	350,022
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	497,354
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	724,932
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 15.47 percents)	2,520,022
Changes in assets and liabilities this quarter as of 31 August 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	200,461
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	200,461

^{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 30 June 2014 (Quarterly) 736,894
(3.42 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 30 April 2014
Information as of 31 December 2013

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 2014
Information as of 31 December 2013

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


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(MR. MICHAEL LY)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

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