

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	331,305	Deposits	23,302,844
Interbank and money market items, net	579,361	Interbank and money market items, net	1,335,297
Claims on securities	-	Liabilities payable on demand	52,911
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,512,643	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 681)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	571,495	Debts issued and Borrowings	13,300
Loans to customers, net	19,936,337	Bank's liabilities under acceptances	-
Accrued interest receivables	97,529	Other liabilities	259,073
Customers' liabilities under acceptances	-	Total Liabilities	24,963,425
Properities foreclosed, net	13,161		
Premises and equipment, net	111,035	Shareholders' equity	
Other assets, net	255,617	Equity portion ^{1/}	3,000,000
		Other reserves	6,581
		Retained Earnings	561,523
		Total Shareholders' equity	2,445,058
Total Assets	27,408,483	Total Liabilities and Shareholders' equity	27,408,483

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2014 (Quarterly)	333,283
(1.63 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2014 (Quarterly)	471,702
Actual provisioning for loan loss, as of 31 March 2014 (Quarterly)	699,280
Loans to related parties	855,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,511,483
(Capital adequacy ratio = 15.20 percents)	
Changes in assets and liabilities this quarter as of 31 March 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	272,972
Avals to bills and guarantees of loans	52,000
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	220,972

^{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 March 2014 (Quarterly) 715,268
(3.44 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 2013
Information as of 30 June 2013

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 2013
Information as of 30 June 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

