

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2013**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	387,300	Deposits	21,727,438
Interbank and money market items, net	1,356,880	Interbank and money market items, net	1,232,132
Claims on securities	-	Liabilities payable on demand	68,848
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 673)	3,943,322	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	571,495	Derivatives liabilities	-
Loans to customers, net	19,113,291	Debts issued and Borrowings	14,500
Accrued interest receivables	96,320	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	339,457
Properties foreclosed, net	9,292	Total Liabilities	23,382,375
Premises and equipment, net	101,019	Shareholders' equity	
Other assets, net	272,058	Equity portion ^{1/}	3,000,000
		Other reserves	2,008
		Retained Earnings	533,406
		Total Shareholders' equity	2,468,602
Total Assets	25,850,977	Total Liabilities and Shareholders' equity	25,850,977

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2013 (Quarterly) (1.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	341,845
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	330,899
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	537,769
Loans to related parties	620,700
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 16.49 percents)	2,477,641
Changes in assets and liabilities this quarter as of 30 November 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	221,758
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	221,758

^{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 September 2013 (Quarterly)
(2.93 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 595,440

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.



(MR. SIRIWAT QUANCHAREONSAP)

Position ASSISTANT MANAGING DIRECTOR OF SUPPORTING GROUP



(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

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