

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

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 30 June 2015**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	329,033	Deposits	25,070,932
Interbank and money market items, net	1,570,873	Interbank and money market items, net	1,129,003
Claims on securities	-	Liabilities payable on demand	73,884
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,377,151	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,045)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	24,298,863	Bank's liabilities under acceptances	-
Accrued interest receivables	135,796	Other liabilities	355,943
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>26,629,762</b>
Properties foreclosed, net	9,528		
Premises and equipment, net	154,281	<b>Shareholders' equity</b>	
Other assets, net	328,916	Equity portion <sup>1/</sup>	4,010,275
		Other reserves	7,338
		Retained Earnings	442,934
		<b>Total Shareholders' equity</b>	<b>3,574,679</b>
<b>Total Assets</b>	<b>30,204,441</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>30,204,441</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2015 (Quarterly)	439,450
(1.77 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	708,095
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	975,624
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,533,503
(Capital adequacy ratio = 17.59 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 30 June 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	312,789
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	312,789

<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 30 June 2015 (Quarterly) 981,938  
(3.87 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 2015  
Information as of 31 December 2014

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 2015  
Information as of 31 December 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