

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 2015**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	346,391	Deposits	26,581,031
Interbank and money market items, net	975,741	Interbank and money market items, net	1,458,176
Claims on securities	-	Liabilities payable on demand	93,244
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,047)	3,416,956	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	26,666,929	Debts issued and Borrowings	-
Accrued interest receivables	144,727	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	409,151
Properties foreclosed, net	13,538	Total Liabilities	28,541,602
Premises and equipment, net	165,037	Shareholders' equity	
Other assets, net	408,330	Equity portion ^{1/}	4,011,702
		Other reserves	3,291
		Retained Earnings	418,946
		Total Shareholders' equity	3,596,047
Total Assets	32,137,649	Total Liabilities and Shareholders' equity	32,137,649

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly)	442,868
(1.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	764,601
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	1,071,130
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,680,623
(Capital adequacy ratio = 16.72 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 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	321,967
Avals to bills and guarantees of loans	824
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	321,143

^{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 2015 (Quarterly) 1,020,562
(3.78 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 October 2015
Information as of 30 June 2015

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision
Location of disclosure
Date of disclosure
Information as of

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


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR