

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2015**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	513,178	Deposits	26,565,372
Interbank and money market items, net	1,449,969	Interbank and money market items, net	1,998,616
Claims on securities	-	Liabilities payable on demand	47,693
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,164,778	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,046)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	26,820,560	Bank's liabilities under acceptances	-
Accrued interest receivables	141,848	Other liabilities	412,589
Customers' liabilities under acceptances	-	Total Liabilities	29,024,270
Properites foreclosed, net	13,334		
Premises and equipment, net	172,500	Shareholders' equity	
Other assets, net	386,842	Equity portion ^{1/}	4,011,988
		Other reserves	3,014
		Retained Earnings	376,263
		Total Shareholders' equity	3,638,739
Total Assets	32,663,009	Total Liabilities and Shareholders' equity	32,663,009

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly)	569,898
(2.05 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	652,628
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	1,013,359
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,687,147
(Capital adequacy ratio = 16.42 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 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	362,420
Liabilities under unmatured import bills	824
Letters of credit	-
Other contingencies	361,596

^{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 December 2015 (Quarterly) 1,027,804
(3.64 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

