

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2016**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	473,477	Deposits	27,312,221
Interbank and money market items, net	2,172,682	Interbank and money market items, net	1,620,933
Claims on securities	-	Liabilities payable on demand	32,502
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,046)	2,920,766	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	26,707,236	Debts issued and Borrowings	-
Accrued interest receivables	145,356	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	379,346
Properties foreclosed, net	16,251	Total Liabilities	29,345,002
Premises and equipment, net	169,193	Shareholders' equity	
Other assets, net	392,641	Equity portion ^{1/}	4,012,273
		Other reserves	3,892
		Retained Earnings	363,565
		Total Shareholders' equity	3,652,600
Total Assets	32,997,602	Total Liabilities and Shareholders' equity	32,997,602

	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	3,664,708
(Capital adequacy ratio = 16.38 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 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	340,583
Avals to bills and guarantees of loans	824
Liabilities under unmaturred import bills	-
Letters of credit	-
Other contingencies	339,759

^{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

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