

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

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 29 February 2016**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	488,708	Deposits	27,910,595
Interbank and money market items, net	2,750,900	Interbank and money market items, net	1,624,404
Claims on securities	-	Liabilities payable on demand	79,188
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,793,816	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	26,943,123	Bank's liabilities under acceptances	-
Accrued interest receivables	143,889	Other liabilities	427,988
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>30,042,175</b>
Properties foreclosed, net	15,684		
Premises and equipment, net	166,306	<b>Shareholders' equity</b>	
Other assets, net	415,005	Equity portion <sup>1/</sup>	4,012,559
		Other reserves	3,593
		Retained Earnings	340,896
		<b>Total Shareholders' equity</b>	<b>3,675,256</b>
<b>Total Assets</b>	<b>33,717,431</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>33,717,431</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	3,733,652
(Capital adequacy ratio = 16.41 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 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	328,728
Avals to bills and guarantees of loans	824
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	327,904

<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 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.

  
 (MR. KITTIPANT SRIWANNAWIT)  
 Position ASSISTANT MANAGING DIRECTOR

  
 (MR. ROY AGUSTINUS GUNARA)  
 Position MANAGING DIRECTOR

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