

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2016**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	361,788	Deposits	26,572,171
Interbank and money market items, net	701,724	Interbank and money market items, net	1,538,991
Claims on securities	-	Liabilities payable on demand	107,161
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,025,427	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,042)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	50,000
Loans to customers, net	27,613,180	Bank's liabilities under acceptances	-
Accrued interest receivables	145,343	Other liabilities	411,649
Customers' liabilities under acceptances	-	Total Liabilities	28,679,972
Properties foreclosed, net	17,161		
Premises and equipment, net	160,518	Shareholders' equity	
Other assets, net	390,684	Equity portion ^{1/}	4,013,129
		Other reserves	3,848
		Retained Earnings	281,124
		Total Shareholders' equity	3,735,853
Total Assets	32,415,825	Total Liabilities and Shareholders' equity	32,415,825

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	691,931
(2.39 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	712,126
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	1,087,857
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,739,311
(Capital adequacy ratio = 16.00 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 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	291,158
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	291,158

^{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 March 2016 (Quarterly) 1,201,166
(4.08 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 29 April 2016
Information as of 31 December 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

