

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	335,149	Deposits	27,205,390
Interbank and money market items, net	1,913,741	Interbank and money market items, net	1,649,944
Claims on securities	-	Liabilities payable on demand	89,171
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,944,619	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,044)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	27,156,363	Bank's liabilities under acceptances	-
Accrued interest receivables	146,731	Other liabilities	421,259
Customers' liabilities under acceptances	-	Total Liabilities	29,365,764
Properties foreclosed, net	13,156		
Premises and equipment, net	163,486	Shareholders' equity	
Other assets, net	400,456	Equity portion ^{1/}	4,012,844
		Other reserves	4,402
		Retained Earnings	309,309
		Total Shareholders' equity	3,707,937
Total Assets	33,073,701	Total Liabilities and Shareholders' equity	33,073,701

	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	3,734,576
(Capital adequacy ratio = 16.32 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 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	337,661
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	337,661

^{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)

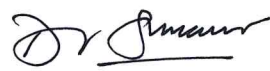
Location of disclosure www.tcrbank.com
Date of disclosure 30 October 2015
Information as of 30 June 2015

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

