

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

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

**As of 31 May 2016**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	372,045	Deposits	26,296,374
Interbank and money market items, net	795,291	Interbank and money market items, net	2,259,311
Claims on securities	-	Liabilities payable on demand	141,800
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,664,977	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,038)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	28,269,969	Bank's liabilities under acceptances	-
Accrued interest receivables	147,651	Other liabilities	403,939
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>29,101,424</b>
Properties foreclosed, net	16,636		
Premises and equipment, net	158,313	<b>Shareholders' equity</b>	
Other assets, net	449,118	Equity portion <sup>1/</sup>	4,013,414
		Other reserves	1,414
		Retained Earnings	242,252
		<b>Total Shareholders' equity</b>	<b>3,772,576</b>
<b>Total Assets</b>	<b>32,874,000</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>32,874,000</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	3,739,979
(Capital adequacy ratio = 15.66 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 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	295,539
Avals to bills and guarantees of loans	-
Liabilities under unmaturing import bills	-
Letters of credit	-
Other contingencies	295,539

<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 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

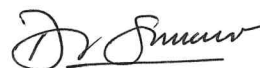
For Financial Group  
(under the Notification of the Bank of Thailand  
Re: Consolidated Supervision)

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.



(MR. KITTIPANT SRIWANNAWIT)  
Position ASSISTANT MANAGING DIRECTOR



(MR. ROY AGUSTINUS GUNARA)  
Position MANAGING DIRECTOR

