

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	409,714	Deposits	27,845,607
Interbank and money market items, net	1,084,495	Interbank and money market items, net	1,651,142
Claims on securities	-	Liabilities payable on demand	154,470
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,444,613	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,037)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	29,193,109	Bank's liabilities under acceptances	-
Accrued interest receivables	147,870	Other liabilities	447,639
Customers' liabilities under acceptances	-	Total Liabilities	30,098,858
Properties foreclosed, net	16,567		
Premises and equipment, net	159,010	Shareholders' equity	
Other assets, net	453,002	Equity portion ^{1/}	4,013,700
		Other reserves	1,543
		Retained Earnings	205,721
		Total Shareholders' equity	3,809,522
Total Assets	33,908,380	Total Liabilities and Shareholders' equity	33,908,380

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2016 (Quarterly)	753,477
(2.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	789,890
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	1,187,621
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,746,957
(Capital adequacy ratio = 15.06 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 June 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	306,727
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	306,727

^{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 30 June 2016 (Quarterly) 1,319,704
(4.27 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

