

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	376,629	Deposits	28,963,873
Interbank and money market items, net	2,012,296	Interbank and money market items, net	1,746,591
Claims on securities	-	Liabilities payable on demand	135,892
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,036)	2,288,613	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	29,680,101	Debts issued and Borrowings	-
Accrued interest receivables	155,617	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	408,398
Properties foreclosed, net	15,602	Total Liabilities	31,254,754
Premises and equipment, net	158,496		
Other assets, net	413,865	Shareholders' equity	
		Equity portion ^{1/}	4,013,985
		Other reserves	1,329
		Retained Earnings	168,849
		Total Shareholders' equity	3,846,465
Total Assets	35,101,219	Total Liabilities and Shareholders' equity	35,101,219

	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	3,751,662
(Capital adequacy ratio = 14.85 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 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	317,923
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	317,923

^{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

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