

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2015**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	336,654	Deposits	26,694,474
Interbank and money market items, net	1,546,182	Interbank and money market items, net	1,327,081
Claims on securities	-	Liabilities payable on demand	73,589
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,524,597	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,048)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	25,937,676	Bank's liabilities under acceptances	-
Accrued interest receivables	139,280	Other liabilities	385,283
Customers' liabilities under acceptances	-	Total Liabilities	28,480,427
Properties foreclosed, net	15,455		
Premises and equipment, net	164,973	Shareholders' equity	
Other assets, net	388,458	Equity portion ^{1/}	4,011,417
		Other reserves	3,813
		Retained Earnings	442,382
		Total Shareholders' equity	3,572,848
Total Assets	32,053,275	Total Liabilities and Shareholders' equity	32,053,275

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly)	442,868
(1.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	764,601
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	1,071,130
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,674,515
(Capital adequacy ratio = 17.13 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 October 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	344,986
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	344,986

^{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 September 2015 (Quarterly) 1,020,562
(3.78 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.


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR