

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 2015**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	397,801	Deposits	25,357,292
Interbank and money market items, net	855,429	Interbank and money market items, net	1,205,394
Claims on securities	-	Liabilities payable on demand	63,199
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	3,850,179	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,046)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	24,731,437	Bank's liabilities under acceptances	-
Accrued interest receivables	137,877	Other liabilities	329,956
Customers' liabilities under acceptances	-	Total Liabilities	26,955,841
Properties foreclosed, net	14,010		
Premises and equipment, net	159,170	Shareholders' equity	
Other assets, net	365,914	Equity portion ^{1/}	4,010,560
		Other reserves	7,294
		Retained Earnings	461,878
		Total Shareholders' equity	3,555,976
Total Assets	30,511,817	Total Liabilities and Shareholders' equity	30,511,817

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	439,450
(1.77 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	708,095
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	975,624
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,580,746
(Capital adequacy ratio = 17.42 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 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	326,322
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	326,322

^{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 2015 (Quarterly) 981,938
(3.87 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 April 2015
Information as of 31 December 2014

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

Location of disclosure www.tcrbank.com
Date of disclosure 30 April 2015
Information as of 31 December 2014

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

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