

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	374,629	Deposits	30,180,108
Interbank and money market items, net	3,000,751	Interbank and money market items, net	2,460,702
Claims on securities	-	Liabilities payable on demand	151,188
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,477,519	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,034)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	30,481,458	Bank's liabilities under acceptances	-
Accrued interest receivables	164,195	Other liabilities	404,222
Customers' liabilities under acceptances	-	Total Liabilities	33,196,220
Properties foreclosed, net	15,734		
Premises and equipment, net	159,937	Shareholders' equity	
Other assets, net	411,976	Equity portion ^{1/}	4,014,271
		Other reserves	770
		Retained Earnings	125,062
		Total Shareholders' equity	3,889,979
Total Assets	37,086,199	Total Liabilities and Shareholders' equity	37,086,199

	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	3,929,375
(Capital adequacy ratio = 15.15 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 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	313,996
Avals to bills and guarantees of loans	2,232
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	311,764

^{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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