

(Revised Version)

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	361,627	Deposits	31,365,196
Interbank and money market items, net	2,703,499	Interbank and money market items, net	1,697,770
Claims on securities	-	Liabilities payable on demand	103,932
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,515,296	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,033)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	31,223,069	Bank's liabilities under acceptances	-
Accrued interest receivables	162,886	Other liabilities	446,728
Customers' liabilities under acceptances	-	Total Liabilities	33,613,626
Properties foreclosed, net	15,554		
Premises and equipment, net	158,387	Shareholders' equity	
Other assets, net	398,061	Equity portion ^{1/}	4,014,556
		Other reserves	802
		Retained Earnings	90,605
		Total Shareholders' equity	3,924,753
Total Assets	37,538,379	Total Liabilities and Shareholders' equity	37,538,379

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2016 (Quarterly)	683,838
(2.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	832,581
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	1,230,312
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,936,447
(Capital adequacy ratio = 14.86 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 September 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	329,139
Avals to bills and guarantees of loans	2,232
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	326,907

^{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 2016 (Quarterly) 1,269,762
(3.66 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.

(MR. KITTIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR

(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR