

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	383,994	Deposits	32,179,812
Interbank and money market items, net	2,296,077	Interbank and money market items, net	1,650,631
Claims on securities	-	Liabilities payable on demand	133,931
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,615,258	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,030)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	32,384,612	Bank's liabilities under acceptances	-
Accrued interest receivables	166,823	Other liabilities	528,142
Customers' liabilities under acceptances	-	Total Liabilities	34,492,516
Properties foreclosed, net	16,308		
Premises and equipment, net	163,792	Shareholders' equity	
Other assets, net	427,969	Equity portion ^{1/}	4,015,127
		Other reserves	244
		Retained Earnings	53,054
		Total Shareholders' equity	3,962,317
Total Assets	38,454,833	Total Liabilities and Shareholders' equity	38,454,833

	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	3,940,683
(Capital adequacy ratio = 14.28 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 November 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	429,485
Avals to bills and guarantees of loans	22,232
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	407,253

^{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 31 October 2016
Information as of 30 June 2016

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

d