

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	441,572	Deposits	32,905,104
Interbank and money market items, net	2,288,874	Interbank and money market items, net	1,792,660
Claims on securities	-	Liabilities payable on demand	93,241
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,905,874	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,028)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	32,887,183	Bank's liabilities under acceptances	-
Accrued interest receivables	167,565	Other liabilities	578,929
Customers' liabilities under acceptances	-	Total Liabilities	35,369,934
Properites foreclosed, net	15,967		
Premises and equipment, net	163,846	Shareholders' equity	
Other assets, net	463,480	Equity portion ^{1/}	4,015,413
		Other reserves	37
		Retained Earnings	50,949
		Total Shareholders' equity	3,964,427
Total Assets	39,334,361	Total Liabilities and Shareholders' equity	39,334,361

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly)	889,222
(2.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	884,004
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	1,414,584
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,926,022
(Capital adequacy ratio = 13.80 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 December 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	421,892
Avals to bills and guarantees of loans	43,648
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	378,244

^{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 31 December 2016 (Quarterly) 1,513,860
(4.23 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

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