

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	433,717	Deposits	33,554,358
Interbank and money market items, net	2,899,299	Interbank and money market items, net	1,495,468
Claims on securities	-	Liabilities payable on demand	85,509
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,642,924	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,031)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	32,924,915	Bank's liabilities under acceptances	-
Accrued interest receivables	176,071	Other liabilities	537,703
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>35,673,038</b>
Properites foreclosed, net	15,029		
Premises and equipment, net	160,388	<b>Shareholders' equity</b>	
Other assets, net	414,600	Equity portion <sup>1/</sup>	4,015,698
		Other reserves	3,527
		Retained Earnings	25,320
		<b>Total Shareholders' equity</b>	<b>3,993,905</b>
<b>Total Assets</b>	<b>39,666,943</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>39,666,943</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	3,912,478
(Capital adequacy ratio = 13.75 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 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	437,428
Avals to bills and guarantees of loans	63,269
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	374,159

<sup>1/</sup> 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

<sup>2/</sup> 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.tcrb.bank.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

  
 (MS. SANANNART KULPAISANTHAM)  
 Position DEPUTY MANAGING DIRECTOR