

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	429,530	Deposits	34,119,951
Interbank and money market items, net	3,085,467	Interbank and money market items, net	1,480,216
Claims on securities	-	Liabilities payable on demand	94,655
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,649,207	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,027)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	34,213,237	Bank's liabilities under acceptances	-
Accrued interest receivables	181,921	Other liabilities	508,690
Customers' liabilities under acceptances	-	Total Liabilities	36,203,512
Properites foreclosed, net	24,690		
Premises and equipment, net	243,285	Shareholders' equity	
Other assets, net	458,843	Equity portion ^{1/}	5,016,864
		Other reserves	3,011
		Retained Earnings	62,793
		Total Shareholders' equity	5,082,668
Total Assets	41,286,180	Total Liabilities and Shareholders' equity	41,286,180

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2017 (Quarterly)	963,569
(2.64 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2017 (Quarterly)	1,044,736
Actual provisioning for loan loss, as of 31 March 2017 (Quarterly)	1,583,317
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,074,596
(Capital adequacy ratio = 17.14 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 April 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	382,593
Avals to bills and guarantees of loans	28,077
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	354,516

^{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 March 2017 (Quarterly) 1,735,778
(4.65 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 28 April 2017

Information as of 31 December 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

