

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	413,183	Deposits	35,174,421
Interbank and money market items, net	3,117,430	Interbank and money market items, net	1,261,524
Claims on securities	-	Liabilities payable on demand	146,787
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,204,343	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 846)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	35,577,901	Bank's liabilities under acceptances	-
Accrued interest receivables	199,457	Other liabilities	470,585
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>37,053,317</b>
Properties foreclosed, net	29,463		
Premises and equipment, net	254,165	<b>Shareholders' equity</b>	
Other assets, net	462,895	Equity portion <sup>1/</sup>	5,017,900
		Other reserves	3,074
		Retained Earnings	184,546
		<b>Total Shareholders' equity</b>	<b>5,205,520</b>
<b>Total Assets</b>	<b>42,258,837</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>42,258,837</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2017 (Quarterly)	933,357
(2.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2017 (Quarterly)	1,259,005
Actual provisioning for loan loss, as of 30 June 2017 (Quarterly)	1,750,786
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,113,346
(Capital adequacy ratio = 16.44 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 July 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	472,005
Avals to bills and guarantees of loans	31,840
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	440,165

<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 30 June 2017 (Quarterly) 1,899,383  
(4.84 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	Re: Consolidated Supervision
Location of disclosure www.tcrbank.com	Location of disclosure . . . . .
Date of disclosure 28 April 2017	Date of disclosure . . . . .
Information as of 31 December 2016	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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