

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	385,882	Deposits	35,738,048
Interbank and money market items, net	4,155,156	Interbank and money market items, net	2,055,370
Claims on securities	-	Liabilities payable on demand	151,284
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 845)	2,003,854	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	36,161,491	Debts issued and Borrowings	-
Accrued interest receivables	195,502	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	433,604
Properties foreclosed, net	44,113	Total Liabilities	433,604
Premises and equipment, net	259,110		
Other assets, net	450,492	Shareholders' equity	
		Equity portion ^{1/}	5,018,055
		Other reserves	2,893
		Retained Earnings	256,346
		Total Shareholders' equity	5,277,294
Total Assets	43,655,600	Total Liabilities and Shareholders' equity	43,655,600

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2017 (Quarterly) (2.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	933,357
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 (Capital adequacy ratio = 16.79 percents)	5,295,313
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 August 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	484,946
Avals to bills and guarantees of loans	31,442
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	453,504

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

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

