

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	381,629	Deposits	33,374,896
Interbank and money market items, net	2,700,551	Interbank and money market items, net	1,503,945
Claims on securities	-	Liabilities payable on demand	133,460
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,030)	2,475,903	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	33,267,515	Debts issued and Borrowings	-
Accrued interest receivables	166,925	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	598,827
Properties foreclosed, net	14,637	<b>Total Liabilities</b>	<b>35,611,128</b>
Premises and equipment, net	161,734	<b>Shareholders' equity</b>	
Other assets, net	448,504	Equity portion <sup>1/</sup>	4,015,983
		Other reserves	3,022
		Retained Earnings	- 12,735
		<b>Total Shareholders' equity</b>	<b>4,006,270</b>
<b>Total Assets</b>	<b>39,617,398</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>39,617,398</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2016 (Quarterly) (2.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	889,222
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 (Capital adequacy ratio = 14.16 percents)	4,071,507
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 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	427,647
Avals to bills and guarantees of loans	50,206
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	377,441

<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	For Financial Group (under the Notification of the Bank of Thailand) Re: Consolidated Supervision
Location of disclosure www.tcrbank.com	Location of disclosure . . . . .
Date of disclosure 31 October 2016	Date of disclosure . . . . .
Information as of 30 June 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

