

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	391,324	Deposits	33,591,222
Interbank and money market items, net	2,566,899	Interbank and money market items, net	1,597,410
Claims on securities	-	Liabilities payable on demand	121,143
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,028)	3,152,192	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	33,871,362	Debts issued and Borrowings	-
Accrued interest receivables	175,886	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	482,508
Properties foreclosed, net	25,169	Total Liabilities	35,792,283
Premises and equipment, net	168,856	Shareholders' equity	
Other assets, net	485,237	Equity portion ^{1/}	5,016,469
		Other reserves	2,905
		Retained Earnings	25,268
		Total Shareholders' equity	5,044,642
Total Assets	40,836,925	Total Liabilities and Shareholders' equity	40,836,925

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2017 (Quarterly) (2.64 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	963,569
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 (Capital adequacy ratio = 17.30 percents)	5,070,075
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 March 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	415,212
Avals to bills and guarantees of loans	41,810
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	373,402

^{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 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.


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

