

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	375,444	Deposits	34,472,705
Interbank and money market items, net	3,963,792	Interbank and money market items, net	2,307,131
Claims on securities	-	Liabilities payable on demand	182,034
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 847)	2,624,915	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	34,678,195	Debts issued and Borrowings	-
Accrued interest receivables	187,190	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	480,398
Properties foreclosed, net	24,418	<b>Total Liabilities</b>	<b>37,442,268</b>
Premises and equipment, net	245,812	<b>Shareholders' equity</b>	
Other assets, net	454,366	Equity portion <sup>1/</sup>	5,017,305
		Other reserves	2,813
		Retained Earnings	91,746
		<b>Total Shareholders' equity</b>	<b>5,111,864</b>
<b>Total Assets</b>	<b>42,554,132</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>42,554,132</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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 = 16.92 percents)	5,083,339
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 May 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	458,240
Avals to bills and guarantees of loans	28,667
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	429,573

<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 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

