

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	424,142	Deposits	36,181,140
Interbank and money market items, net	3,692,415	Interbank and money market items, net	1,190,702
Claims on securities	-	Liabilities payable on demand	98,006
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 844)	1,739,248	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	36,530,609	Debts issued and Borrowings	-
Accrued interest receivables	198,529	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	508,637
Properties foreclosed, net	45,154	Total Liabilities	37,978,485
Premises and equipment, net	259,917	Shareholders' equity	
Other assets, net	437,038	Equity portion ^{1/}	5,018,210
		Other reserves	2,826
		Retained Earnings	327,531
		Total Shareholders' equity	5,348,567
Total Assets	43,327,052	Total Liabilities and Shareholders' equity	43,327,052

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly) (2.64 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,061,438
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	1,480,719
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	1,893,700
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 16.70 percents)	5,297,735
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 30 September 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	448,735
Avals to bills and guarantees of loans	31,442
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	417,293

^{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 September 2017 (Quarterly) 2,226,578
(5.39 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 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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