

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	408,245	Deposits	36,677,158
Interbank and money market items, net	3,953,580	Interbank and money market items, net	982,784
Claims on securities	-	Liabilities payable on demand	139,425
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,655,110	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 842)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	36,793,390	Bank's liabilities under acceptances	-
Accrued interest receivables	212,356	Other liabilities	571,391
Customers' liabilities under acceptances	-	Total Liabilities	38,370,758
Properties foreclosed, net	45,855		
Premises and equipment, net	262,384	Shareholders' equity	
Other assets, net	445,051	Equity portion ^{1/}	5,018,365
		Other reserves	2,904
		Retained Earnings	383,944
		Total Shareholders' equity	5,405,213
Total Assets	43,775,971	Total Liabilities and Shareholders' equity	43,775,971

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly)	1,061,438
(2.64 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	5,299,759
(Capital adequacy ratio = 16.58 percents)	
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 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	443,380
Avals to bills and guarantees of loans	23,313
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	420,067

^{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)

Location of disclosure www.tcrbank.com

Date of disclosure 31 October 2017

Information as of 30 June 2017

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

