

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 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	441,551	Deposits	31,348,069
Interbank and money market items, net	1,859,850	Interbank and money market items, net	1,551,140
Claims on securities	-	Liabilities payable on demand	124,135
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,566,814	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,031)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	31,874,707	Bank's liabilities under acceptances	-
Accrued interest receivables	171,089	Other liabilities	505,343
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>33,528,687</b>
Properites foreclosed, net	16,119		
Premises and equipment, net	156,563	<b>Shareholders' equity</b>	
Other assets, net	402,852	Equity portion <sup>1/</sup>	4,014,842
		Other reserves	531
		Retained Earnings	54,515
		<b>Total Shareholders' equity</b>	<b>3,960,858</b>
<b>Total Assets</b>	<b>37,489,545</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>37,489,545</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2016 (Quarterly)	683,838
(2.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	832,581
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	1,230,312
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,940,109
(Capital adequacy ratio = 14.56 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 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	347,025
Avals to bills and guarantees of loans	2,232
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	344,793

<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 30 September 2016 (Quarterly) 1,269,762  
(3.66 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	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