

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	397,602	Deposits	34,752,664
Interbank and money market items, net	2,889,619	Interbank and money market items, net	1,520,061
Claims on securities	-	Liabilities payable on demand	95,671
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	2,653,072	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 846)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	35,175,641	Bank's liabilities under acceptances	-
Accrued interest receivables	188,320	Other liabilities	525,033
Customers' liabilities under acceptances	-	Total Liabilities	36,893,429
Properties foreclosed, net	40,624		
Premises and equipment, net	251,889	Shareholders' equity	
Other assets, net	448,266	Equity portion ^{1/}	5,017,745
		Other reserves	2,582
		Retained Earnings	131,277
		Total Shareholders' equity	5,151,604
Total Assets	42,045,033	Total Liabilities and Shareholders' equity	42,045,033

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2017 (Quarterly)	933,357
(2.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2017 (Quarterly)	1,259,005
Actual provisioning for loan loss, as of 30 June 2017 (Quarterly)	1,750,786
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,096,716
(Capital adequacy ratio = 16.52 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 30 June 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	471,370
Avals to bills and guarantees of loans	35,633
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	435,737

^{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 June 2017 (Quarterly) 1,899,383
(4.84 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

