

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	395,217	Deposits	37,094,244
Interbank and money market items, net	3,982,159	Interbank and money market items, net	957,450
Claims on securities	-	Liabilities payable on demand	87,297
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,766,071	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 841)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	37,069,468	Bank's liabilities under acceptances	-
Accrued interest receivables	202,925	Other liabilities	605,122
Customers' liabilities under acceptances	-	Total Liabilities	38,744,113
Properties foreclosed, net	55,092		
Premises and equipment, net	258,742	Shareholders' equity	
Other assets, net	460,110	Equity portion ^{1/}	5,018,520
		Other reserves	2,291
		Retained Earnings	424,860
		Total Shareholders' equity	5,445,671
Total Assets	44,189,784	Total Liabilities and Shareholders' equity	44,189,784

	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	5,289,513
(Capital adequacy ratio = 16.43 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 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	401,862
Avals to bills and guarantees of loans	14,780
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	387,082

^{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.


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

