

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	520,849	Deposits	37,876,754
Interbank and money market items, net	4,684,413	Interbank and money market items, net	1,099,530
Claims on securities	-	Liabilities payable on demand	78,272
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,478,957	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 839)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	37,514,817	Bank's liabilities under acceptances	-
Accrued interest receivables	211,445	Other liabilities	673,117
Customers' liabilities under acceptances	-	Total Liabilities	39,727,673
Properties foreclosed, net	63,714		
Premises and equipment, net	263,888	Shareholders' equity	
Other assets, net	491,563	Equity portion ^{1/}	5,018,675
		Other reserves	2,387
		Retained Earnings	480,911
		Total Shareholders' equity	5,501,973
Total Assets	45,229,646	Total Liabilities and Shareholders' equity	45,229,646

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2017 (Quarterly)	979,408
(2.33 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	1,494,204
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	2,007,185
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,277,730
(Capital adequacy ratio = 15.87 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 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	372,489
Avals to bills and guarantees of loans	18,680
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	353,809

^{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 31 December 2017 (Quarterly) 2,142,059
(4.96 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 2017	Date of disclosure
Information as of 30 June 2017	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

