

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	371,897	Deposits	38,764,372
Interbank and money market items, net	5,581,353	Interbank and money market items, net	996,687
Claims on securities	-	Liabilities payable on demand	74,229
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,518,983	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 54)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	37,531,123	Bank's liabilities under acceptances	-
Accrued interest receivables	211,045	Other liabilities	648,002
Customers' liabilities under acceptances	-	Total Liabilities	40,483,290
Properties foreclosed, net	66,108		
Premises and equipment, net	259,622	Shareholders' equity	
Other assets, net	495,634	Equity portion ^{1/}	5,018,830
		Other reserves	2,091
		Retained Earnings	531,554
		Total Shareholders' equity	5,552,475
Total Assets	46,035,765	Total Liabilities and Shareholders' equity	46,035,765

	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	5,253,406
(Capital adequacy ratio = 15.77 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 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	360,617
Avals to bills and guarantees of loans	13,680
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	346,937

^{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

(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

