

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	417,435	Deposits	39,020,806
Interbank and money market items, net	5,264,712	Interbank and money market items, net	911,387
Claims on securities	-	Liabilities payable on demand	95,102
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,543,426	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	38,063,186	Bank's liabilities under acceptances	-
Accrued interest receivables	199,624	Other liabilities	691,928
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>40,719,223</b>
Properties foreclosed, net	65,776		
Premises and equipment, net	264,166	<b>Shareholders' equity</b>	
Other assets, net	501,178	Equity portion <sup>1/</sup>	5,018,985
		Other reserves	1,951
		Retained Earnings	579,344
		<b>Total Shareholders' equity</b>	<b>5,600,280</b>
<b>Total Assets</b>	<b>46,319,503</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>46,319,503</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	5,608,192
(Capital adequacy ratio = 16.60 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 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	395,167
Avals to bills and guarantees of loans	30,912
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	364,255

<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 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

