

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	422,477	Deposits	39,333,500
Interbank and money market items, net	4,984,848	Interbank and money market items, net	857,196
Claims on securities	-	Liabilities payable on demand	129,470
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,332,609	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	38,728,562	Bank's liabilities under acceptances	-
Accrued interest receivables	210,936	Other liabilities	599,129
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>40,919,295</b>
Properties foreclosed, net	67,891		
Premises and equipment, net	270,604	<b>Shareholders' equity</b>	
Other assets, net	535,894	Equity portion <sup>1/</sup>	5,019,140
		Other reserves	2,138
		Retained Earnings	613,248
		<b>Total Shareholders' equity</b>	<b>5,634,526</b>
<b>Total Assets</b>	<b>46,553,821</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>46,553,821</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2018 (Quarterly)	1,107,606
(2.59 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	1,735,936
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	2,261,417
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,611,942
(Capital adequacy ratio = 16.36 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 March 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	383,468
Avals to bills and guarantees of loans	34,548
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	348,920

<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 March 2018 (Quarterly) 2,482,588

(5.63 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

