

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	387,819	Deposits	40,300,325
Interbank and money market items, net	4,633,440	Interbank and money market items, net	745,404
Claims on securities	-	Liabilities payable on demand	153,440
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,208,654	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 54)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	100,000	Debts issued and Borrowings	-
Loans to customers, net	40,170,237	Bank's liabilities under acceptances	-
Accrued interest receivables	226,234	Other liabilities	685,097
Customers' liabilities under acceptances	-	Total Liabilities	41,884,266
Properties foreclosed, net	68,807		
Premises and equipment, net	293,528	Shareholders' equity	
Other assets, net	621,593	Equity portion ^{1/}	5,019,605
		Other reserves	436
		Retained Earnings	806,005
		Total Shareholders' equity	5,826,046
Total Assets	47,710,312	Total Liabilities and Shareholders' equity	47,710,312

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2018 (Quarterly)	1,238,138
(2.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	1,894,522
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	2,470,003
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,606,259
(Capital adequacy ratio = 15.35 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 June 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	363,682
Avals to bills and guarantees of loans	4,730
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	358,952

^{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 June 2018 (Quarterly) 2,767,348
(5.98 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 30 April 2018
Information as of 31 December 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