

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	435,145	Deposits	40,367,065
Interbank and money market items, net	4,578,624	Interbank and money market items, net	697,629
Claims on securities	-	Liabilities payable on demand	105,254
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,246,126	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 53)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	100,000	Debts issued and Borrowings	-
Loans to customers, net	40,101,047	Bank's liabilities under acceptances	-
Accrued interest receivables	237,457	Other liabilities	614,692
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>41,784,640</b>
Properties foreclosed, net	67,933		
Premises and equipment, net	297,035	<b>Shareholders' equity</b>	
Other assets, net	593,382	Equity portion <sup>1/</sup>	5,019,760
		Other reserves	477
		Retained Earnings	851,872
		<b>Total Shareholders' equity</b>	<b>5,872,109</b>
<b>Total Assets</b>	<b>47,656,749</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>47,656,749</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	5,602,814
(Capital adequacy ratio = 15.44 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 July 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	361,995
Avals to bills and guarantees of loans	27,230
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	334,765

<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 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.

  
.....  
(MR. KITTIPANT SRIWANNAWIT)  
Position ASSISTANT MANAGING DIRECTOR

  
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(MR. ROY AGUSTINUS GUNARA)  
Position MANAGING DIRECTOR