

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	398,897	Deposits	40,760,364
Interbank and money market items, net	5,462,800	Interbank and money market items, net	1,471,740
Claims on securities	-	Liabilities payable on demand	189,141
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 53)	1,397,023	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	100,000	Derivatives liabilities	-
Loans to customers, net	40,386,882	Debts issued and Borrowings	-
Accrued interest receivables	233,993	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	572,401
Properties foreclosed, net	67,716	Total Liabilities	42,993,646
Premises and equipment, net	315,313	Shareholders' equity	
Other assets, net	575,520	Equity portion ^{1/}	5,019,915
		Other reserves	468
		Retained Earnings	924,115
		Total Shareholders' equity	5,944,498
Total Assets	48,938,144	Total Liabilities and Shareholders' equity	48,938,144

	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	5,925,676
(Capital adequacy ratio = 16.22 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 August 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	339,032
Avals to bills and guarantees of loans	43,570
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	295,462

^{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.

(MR. KITTIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR

(MR. ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR