

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	426,829	Deposits	39,623,944
Interbank and money market items, net	5,026,668	Interbank and money market items, net	937,774
Claims on securities	-	Liabilities payable on demand	108,655
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 54)	1,249,559	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	100,000	Derivatives liabilities	-
Loans to customers, net	39,081,251	Debts issued and Borrowings	-
Accrued interest receivables	221,520	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	619,211
Properties foreclosed, net	69,314	Total Liabilities	41,289,584
Premises and equipment, net	276,334	Shareholders' equity	
Other assets, net	525,380	Equity portion ^{1/}	5,019,295
		Other reserves	1,140
		Retained Earnings	666,836
		Total Shareholders' equity	5,687,271
Total Assets	46,976,855	Total Liabilities and Shareholders' equity	46,976,855

	Thousand Baht
Non-Performing Loan ^{2/} (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	5,615,267
(Capital adequacy ratio = 16.10 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 April 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	389,680
Avals to bills and guarantees of loans	39,548
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	350,132

^{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

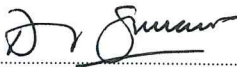
^{2/} Non-Performing Loans (gross) as of 31 March 2018 (Quarterly) 2,482,588
(5.63 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank	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 30 April 2018	Date of disclosure
Information as of 31 December 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

