

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	441,270	Deposits	40,285,032
Interbank and money market items, net	5,263,222	Interbank and money market items, net	1,020,590
Claims on securities	-	Liabilities payable on demand	114,438
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,354,349	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	39,578,892	Bank's liabilities under acceptances	-
Accrued interest receivables	217,480	Other liabilities	697,904
Customers' liabilities under acceptances	-	Total Liabilities	42,117,964
Properties foreclosed, net	69,068		
Premises and equipment, net	283,059	Shareholders' equity	
Other assets, net	567,000	Equity portion ^{1/}	5,019,450
		Other reserves	237
		Retained Earnings	736,689
		Total Shareholders' equity	5,756,376
Total Assets	47,874,340	Total Liabilities and Shareholders' equity	47,874,340

	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	5,613,731
(Capital adequacy ratio = 15.92 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 May 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	377,465
Avals to bills and guarantees of loans	17,266
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	360,199

^{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