

**THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	370,564	Deposits	41,483,124
Interbank and money market items, net	3,943,570	Interbank and money market items, net	678,736
Claims on securities	-	Liabilities payable on demand	111,912
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,587,878	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	41,980,695	Bank's liabilities under acceptances	-
Accrued interest receivables	231,095	Other liabilities	786,112
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>43,059,884</b>
Properites foreclosed, net	66,618		
Premises and equipment, net	319,579	<b>Shareholders' equity</b>	
Other assets, net	608,558	Equity portion <sup>1/</sup>	5,020,380
		Other reserves	314
		Retained Earnings	1,127,979
		<b>Total Shareholders' equity</b>	<b>6,148,673</b>
<b>Total Assets</b>	<b>49,208,557</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>49,208,557</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2018 (Quarterly)	1,241,763
(2.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	1,512,277
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	2,210,258
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,906,396
(Capital adequacy ratio = 15.59 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 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	319,599
Avals to bills and guarantees of loans	4,091
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	315,508

<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 September 2018 (Quarterly) 2,399,585  
(5.09 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 31 October 2018

Information as of 30 June 2018

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

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