

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|-------------------|---|-------------------|
| Cash | 396,252 | Deposits | 40,954,369 |
| Interbank and money market items, net | 4,579,966 | Interbank and money market items, net | 796,237 |
| Claims on securities | - | Liabilities payable on demand | 180,326 |
| Derivatives assets | - | Liabilities to deliver securities | - |
| Investments - net | 1,366,643 | 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 | 40,990,439 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 234,897 | Other liabilities | 673,848 |
| Customers' liabilities under acceptances | - | Total Liabilities | 42,604,780 |
| Properties foreclosed, net | 66,882 | | |
| Premises and equipment, net | 319,213 | Shareholders' equity | |
| Other assets, net | 598,132 | Equity portion ^{1/} | 5,020,070 |
| | | Other reserves | 288 |
| | | Retained Earnings | 1,027,286 |
| | | Total Shareholders' equity | 6,047,644 |
| Total Assets | 48,652,424 | Total Liabilities and Shareholders' equity | 48,652,424 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loan ^{2/} (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 | 5,908,315 |
| (Capital adequacy ratio = 15.86 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 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 378,263 |
| Avals to bills and guarantees of loans | 46,168 |
| Liabilities under unmatured import bills | - |
| Letters of credit | - |
| Other contingencies | 332,095 |

^{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 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 | 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

