

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 October 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	442,336	Deposits	41,074,630
Interbank and money market items, net	3,918,362	Interbank and money market items, net	767,541
Claims on securities	-	Liabilities payable on demand	107,594
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,595,492	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	41,455,252	Bank's liabilities under acceptances	-
Accrued interest receivables	231,064	Other liabilities	740,831
Customers' liabilities under acceptances	-	Total Liabilities	48,690,596
Properties foreclosed, net	66,912		
Premises and equipment, net	321,055	Shareholders' equity	
Other assets, net	652,296	Equity portion ^{1/}	5,020,225
		Other reserves	221
		Retained Earnings	1,072,169
		Total Shareholders' equity	6,092,173
Total Assets	48,782,769	Total Liabilities and Shareholders' equity	48,782,769

	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	5,903,240
(Capital adequacy ratio = 15.69 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 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	369,714
Avals to bills and guarantees of loans	16,631
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	353,083

^{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
(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.


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR

