

**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 2019**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	391,923	Deposits	46,949,189
Interbank and money market items, net	6,010,285	Interbank and money market items, net	587,771
Claims on securities	-	Liabilities payable on demand	137,699
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 54)	1,647,621	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	150,000	Derivatives liabilities	-
Loans to customers, net	45,423,962	Debts issued and Borrowings	-
Accrued interest receivables	264,457	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	877,958
Properties foreclosed, net	66,747	<b>Total Liabilities</b>	<b>48,552,617</b>
Premises and equipment, net	370,451		
Other assets, net	815,413	<b>Shareholders' equity</b>	
		Equity portion <sup>1/</sup>	5,034,906
		Other reserves	1,187
		Retained Earnings	1,552,149
		<b>Total Shareholders' equity</b>	<b>6,588,242</b>
<b>Total Assets</b>	<b>55,140,859</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>55,140,859</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2019 (Quarterly) (2.62 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,329,636
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	1,827,599
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	2,868,580
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 15.35 percents)	6,576,146
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 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	343,400
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	343,400

<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 2019 (Quarterly) 2,785,105  
(5.33 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 30 April 2019  
Information as of 31 December 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

*Ans*