

(Revised Version)
THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	550,920	Deposits	42,132,879
Interbank and money market items, net	4,273,434	Interbank and money market items, net	811,443
Claims on securities	-	Liabilities payable on demand	90,257
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,532,422	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	42,390,711	Bank's liabilities under acceptances	-
Accrued interest receivables	241,881	Other liabilities	818,278
Customers' liabilities under acceptances	-	Total Liabilities	43,852,857
Properties foreclosed, net	66,801		
Premises and equipment, net	320,051	Shareholders' equity	
Other assets, net	653,634	Equity portion ^{1/}	5,020,535
		Other reserves	209
		Retained Earnings	1,256,253
		Total Shareholders' equity	6,276,997
Total Assets	50,129,854	Total Liabilities and Shareholders' equity	50,129,854

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2018 (Quarterly)	1,217,804
(2.59 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	1,702,353
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	2,400,334
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	5,906,066
(Capital adequacy ratio = 15.13 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 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	327,809
Avals to bills and guarantees of loans	3,963
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	323,846

^{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 December 2018 (Quarterly) 2,551,888
(5.28 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

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