

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	448,012	Deposits	42,244,802
Interbank and money market items, net	4,778,427	Interbank and money market items, net	804,339
Claims on securities	-	Liabilities payable on demand	83,831
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,207,459	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	42,469,952	Bank's liabilities under acceptances	-
Accrued interest receivables	231,640	Other liabilities	786,159
Customers' liabilities under acceptances	-	Total Liabilities	43,919,131
Properties foreclosed, net	66,445		
Premises and equipment, net	316,972	Shareholders' equity	
Other assets, net	638,657	Equity portion ^{1/}	5,020,690
		Other reserves	-
		Retained Earnings	1,317,743
		Total Shareholders' equity	6,338,433
Total Assets	50,257,564	Total Liabilities and Shareholders' equity	50,257,564

	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	5,905,480
(Capital adequacy ratio = 15.10 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 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	353,769
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	353,769

^{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.



 (MR. KITTIPANT SRIWANNAWIT)
 Position ASSISTANT MANAGING DIRECTOR



 (MR. ROY AGUSTINUS GUNARA)
 Position MANAGING DIRECTOR

