

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 28 February 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	472,656	Deposits	42,507,746
Interbank and money market items, net	4,463,527	Interbank and money market items, net	678,471
Claims on securities	-	Liabilities payable on demand	85,285
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,305,796	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	42,711,900	Bank's liabilities under acceptances	-
Accrued interest receivables	223,360	Other liabilities	839,624
Customers' liabilities under acceptances	-	Total Liabilities	44,111,126
Properties foreclosed, net	67,400		
Premises and equipment, net	312,853	Shareholders' equity	
Other assets, net	685,871	Equity portion ^{1/}	5,020,845
		Other reserves	129
		Retained Earnings	1,211,263
		Total Shareholders' equity	6,232,237
Total Assets	50,343,363	Total Liabilities and Shareholders' equity	50,343,363

	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	5,907,768
(Capital adequacy ratio = 15.05 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 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	340,416
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	340,416

^{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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