

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 March 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	487,740	Deposits	43,480,316
Interbank and money market items, net	5,178,135	Interbank and money market items, net	750,664
Claims on securities	-	Liabilities payable on demand	134,971
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,141,820	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	43,155,235	Bank's liabilities under acceptances	-
Accrued interest receivables	240,472	Other liabilities	721,222
Customers' liabilities under acceptances	-	Total Liabilities	45,087,173
Properties foreclosed, net	69,568		
Premises and equipment, net	317,049	Shareholders' equity	
Other assets, net	693,155	Equity portion ^{1/}	5,021,000
		Other reserves	5
		Retained Earnings	1,274,996
		Total Shareholders' equity	6,296,001
Total Assets	51,383,174	Total Liabilities and Shareholders' equity	51,383,174

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2019 (Quarterly)	1,401,031
(2.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	2,143,145
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	2,841,126
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	6,361,847
(Capital adequacy ratio = 16.07 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 March 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	332,330
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	332,330

^{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 March 2019 (Quarterly) 3,172,752
(6.35 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

