

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 30 April 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	414,415	Deposits	44,385,379
Interbank and money market items, net	6,035,841	Interbank and money market items, net	644,928
Claims on securities	-	Liabilities payable on demand	151,555
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,114,570	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	43,316,568	Bank's liabilities under acceptances	-
Accrued interest receivables	238,307	Other liabilities	755,080
Customers' liabilities under acceptances	-	Total Liabilities	45,936,942
Properties foreclosed, net	70,008		
Premises and equipment, net	339,524	Shareholders' equity	
Other assets, net	692,389	Equity portion ^{1/}	5,021,000
		Other reserves	27
		Retained Earnings	1,363,653
		Total Shareholders' equity	6,384,680
Total Assets	52,321,622	Total Liabilities and Shareholders' equity	52,321,622

	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	6,364,699
(Capital adequacy ratio = 16.00 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 30 April 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	330,318
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	330,318

^{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)

For Financial Group

(under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Re: Consolidated Supervision)

Location of disclosure www.tcrbank.com

Location of disclosure

Date of disclosure 30 April 2019

Date of disclosure

Information as of 31 December 2018

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

