

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 May 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	382,440	Deposits	43,671,790
Interbank and money market items, net	4,918,948	Interbank and money market items, net	856,848
Claims on securities	-	Liabilities payable on demand	79,084
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,841,607	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	43,253,807	Bank's liabilities under acceptances	-
Accrued interest receivables	235,657	Other liabilities	820,874
Customers' liabilities under acceptances	-	Total Liabilities	45,428,596
Properties foreclosed, net	70,991		
Premises and equipment, net	339,124	Shareholders' equity	
Other assets, net	694,513	Equity portion ^{1/}	5,021,000
		Other reserves	5
		Retained Earnings	1,387,486
		Total Shareholders' equity	6,408,491
Total Assets	51,837,087	Total Liabilities and Shareholders' equity	51,837,087

	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	6,361,588
(Capital adequacy ratio = 16.06 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 May 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	345,131
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	345,131

^{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 30 April 2019

Information as of 31 December 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