

(Revised Version)
THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED
 Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 June 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	365,979	Deposits	43,363,955
Interbank and money market items, net	4,684,925	Interbank and money market items, net	653,244
Claims on securities	-	Liabilities payable on demand	187,841
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,298,736	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	43,692,644	Bank's liabilities under acceptances	-
Accrued interest receivables	240,687	Other liabilities	764,520
Customers' liabilities under acceptances	-	Total Liabilities	44,969,560
Properties foreclosed, net	70,807		
Premises and equipment, net	347,251	Shareholders' equity	
Other assets, net	706,376	Equity portion ^{1/}	5,034,906
		Other reserves	140
		Retained Earnings	1,502,799
		Total Shareholders' equity	6,537,845
Total Assets	51,507,405	Total Liabilities and Shareholders' equity	51,507,405

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2019 (Quarterly)	1,150,609
(2.36 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	1,675,619
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	2,373,600
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	6,383,354
(Capital adequacy ratio = 15.64 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 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	349,887
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	349,887

^{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 30 June 2019 (Quarterly) 2,464,292
 (4.92 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.



 (MR. KITTIPANT SRIWANNAWIT)
 Position ASSISTANT MANAGING DIRECTOR



 (MR. ROY AGUSTINUS GUNARA)
 Position MANAGING DIRECTOR