

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	430,602	Deposits	43,366,964
Interbank and money market items, net	3,670,902	Interbank and money market items, net	584,991
Claims on securities	-	Liabilities payable on demand	119,616
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,799,740	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 54)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	150,000	Debts issued and Borrowings	-
Loans to customers, net	43,980,566	Bank's liabilities under acceptances	-
Accrued interest receivables	243,096	Other liabilities	754,933
Customers' liabilities under acceptances	-	Total Liabilities	44,826,504
Properties foreclosed, net	65,872		
Premises and equipment, net	362,084	Shareholders' equity	
Other assets, net	755,243	Equity portion ^{1/}	5,034,906
		Other reserves	290
		Retained Earnings	1,596,405
		Total Shareholders' equity	6,631,601
Total Assets	51,458,105	Total Liabilities and Shareholders' equity	51,458,105

	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	6,382,409
(Capital adequacy ratio = 15.49 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 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	342,889
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	342,889

^{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