

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	472,110	Deposits	45,559,368
Interbank and money market items, net	6,403,079	Interbank and money market items, net	1,352,360
Claims on securities	-	Liabilities payable on demand	182,307
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,803,439	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	44,467,395	Bank's liabilities under acceptances	-
Accrued interest receivables	252,031	Other liabilities	831,061
Customers' liabilities under acceptances	-	Total Liabilities	47,925,096
Properities foreclosed, net	63,549		
Premises and equipment, net	364,284	Shareholders' equity	
Other assets, net	728,932	Equity portion ^{1/}	5,034,906
		Other reserves	1,345
		Retained Earnings	1,743,472
		Total Shareholders' equity	6,779,723
Total Assets	54,704,819	Total Liabilities and Shareholders' equity	54,704,819

	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	6,634,297
(Capital adequacy ratio = 15.95 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 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	342,073
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	342,073

^{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