

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	400,627	Deposits	47,271,257
Interbank and money market items, net	5,065,234	Interbank and money market items, net	567,520
Claims on securities	-	Liabilities payable on demand	74,019
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,891,212	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	46,545,894	Bank's liabilities under acceptances	-
Accrued interest receivables	257,069	Other liabilities	946,132
Customers' liabilities under acceptances	-	Total Liabilities	48,858,928
Properties foreclosed, net	67,347		
Premises and equipment, net	368,626	Shareholders' equity	
Other assets, net	837,911	Equity portion ^{1/}	5,034,906
		Other reserves	731
		Retained Earnings	1,689,355
		Total Shareholders' equity	6,724,992
Total Assets	55,583,920	Total Liabilities and Shareholders' equity	55,583,920

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly)	1,329,636
(2.62 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	1,827,599
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	2,868,580
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	6,586,636
(Capital adequacy ratio = 15.08 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 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	331,706
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	331,706

^{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 September 2019 (Quarterly) 2,785,105
(5.33 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 31 October 2019
Information as of 30 June 2019

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