

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 30 November 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	521,021	Deposits	47,596,145
Interbank and money market items, net	4,697,100	Interbank and money market items, net	729,335
Claims on securities	-	Liabilities payable on demand	154,020
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 54)	1,874,747	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	150,000	Derivatives liabilities	-
Loans to customers, net	47,573,743	Debts issued and Borrowings	-
Accrued interest receivables	267,618	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,024,950
Properties foreclosed, net	66,958	Total Liabilities	49,504,450
Premises and equipment, net	367,426		
Other assets, net	818,995	Shareholders' equity	
		Equity portion ^{1/}	5,034,906
		Other reserves	1,281
		Retained Earnings	1,796,971
		Total Shareholders' equity	6,833,158
Total Assets	56,337,608	Total Liabilities and Shareholders' equity	56,337,608

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly) (2.62 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,329,636
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 (Capital adequacy ratio = 14.85 percents)	6,591,347
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 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	
Avals to bills and guarantees of loans	338,131
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	338,131

^{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 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)

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

Location of disclosure www.tcrbank.com
Date of disclosure 31 October 2019
Information as of 30 June 2019

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