

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

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

As of 31 December 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	473,622	Deposits	47,324,746
Interbank and money market items, net	4,415,607	Interbank and money market items, net	1,135,121
Claims on securities	-	Liabilities payable on demand	58,716
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	1,693,603	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	48,203,852	Bank's liabilities under acceptances	-
Accrued interest receivables	283,999	Other liabilities	1,102,347
Customers' liabilities under acceptances	-	Total Liabilities	49,620,930
Properties foreclosed, net	158,337		
Premises and equipment, net	365,841	Shareholders' equity	
Other assets, net	889,887	Equity portion ^{1/}	5,034,906
		Other reserves	1,302
		Retained Earnings	1,977,610
		Total Shareholders' equity	7,013,818
Total Assets	56,634,748	Total Liabilities and Shareholders' equity	56,634,748

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2019 (Quarterly)	1,195,627
(2.26 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	1,685,985
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	2,726,966
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	6,593,704
(Capital adequacy ratio = 14.34 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 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	343,675
Avals to bills and guarantees of loans	-
Liabilities under unmaturred import bills	-
Letters of credit	-
Other contingencies	343,675

^{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 31 December 2019 (Quarterly) 2,490,268
(4.60 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.


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(MR. KITTIPANT SRIWANNAWIT)
Position ASSISTANT MANAGING DIRECTOR


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(MR. ROY AGUSTINUS GUNARA)
Position MANAGING DIRECTOR