

THE THAI CREDIT RETAIL BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 January 2020

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|--|-------------------|---|-------------------|
| Cash | 462,502 | Deposits | 47,697,502 |
| Interbank and money market items - net | 4,161,644 | Interbank and money market items | 849,581 |
| Financial assets measured at fair value through profit or loss | - | Liability payable on demand | 84,853 |
| Derivatives assets | - | Financial liabilities measured at fair value through profit or loss | - |
| Investments - net | 1,499,075 | Derivatives Liabilities | - |
| Investments in subsidiaries and associates - net | 150,000 | Debt issued and borrowings | - |
| Loans to customers and accrued interest receivables - net | 49,095,489 | Other liabilities | 2,098,455 |
| Properties for sale - net | 156,380 | Total liabilities | 50,730,391 |
| Premises and equipment - net | 1,412,054 | Shareholders' equity | |
| Other assets - net | 734,919 | Equity portion | 5,034,906 |
| | | Other reserves | 1,517 |
| | | Retained earnings | 1,905,249 |
| | | Total shareholders' equity | 6,941,672 |
| Total assets | 57,672,063 | Total liabilities and shareholders' equity | 57,672,063 |

| | Thousand Baht |
|--|---------------|
| Non-Performing Loans (gross) for the quarter ended 31 December 2019 | 2,490,268 |
| (4.60 percent of total loans before deducting allowance for expected credit losses) | |
| Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019 | 1,685,985 |
| Regulatory capital | 6,581,412 |
| (13.97 (percent) ratio of total capital to risk weighted assets) | |
| Capital after deducting capital add-ons for loans to large exposures | 6,581,412 |
| (13.97 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets) | |
| Changes in assets and liabilities during the quarter ended 31 January 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section | - |

Channels for disclosure of information on capital requirement

For commercial banks

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Channel for disclosure www.tcrbank.com

Date of disclosure 31 October 2019

Information as of 30 June 2019

For financial business groups

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure

Date of disclosure

Information as of

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Authorized signatory)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR