

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 29 February 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	474,644	Deposits	49,156,040
Interbank and money market items - net	3,999,077	Interbank and money market items	723,979
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	138,735
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	1,472,792	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	50,797,589	Other liabilities	2,164,671
Properties for sale - net	157,831	Total liabilities	52,183,425
Premises and equipment - net	1,410,593		
Other assets - net	784,906	Shareholders' equity	
		Equity portion	5,034,906
		Other reserves	1,730
		Retained earnings	2,027,371
		Total shareholders' equity	7,064,007
Total assets	59,247,432	Total liabilities and shareholders' equity	59,247,432

	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	6,614,085
(13.59 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	6,614,085
(13.59 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 29 February 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

For financial business groups

(under the Notification of the Bank of Thailand

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

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

Channel for disclosure www.tcrbank.com

Channel for disclosure

Date of disclosure 31 October 2019

Date of disclosure

Information as of 30 June 2019

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