

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 March 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	489,574	Deposits	51,541,343
Interbank and money market items - net	4,438,472	Interbank and money market items	862,333
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	107,996
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	1,466,604	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	52,859,683	Other liabilities	2,025,844
Properties for sale - net	156,946	Total liabilities	54,537,516
Premises and equipment - net	1,405,788		
Other assets - net	794,376	Shareholders' equity	
		Equity portion	5,034,906
		Other reserves	1,306
		Retained earnings	2,187,715
		Total shareholders' equity	7,223,927
Total assets	61,761,443	Total liabilities and shareholders' equity	61,761,443

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2020	2,730,711
(4.68 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2020	2,759,467
Regulatory capital	7,105,929
(14.20 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	7,105,929
(14.20 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 March 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