

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 30 April 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	706,651	Deposits	55,891,554
Interbank and money market items - net	8,540,629	Interbank and money market items	2,248,018
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	72,736
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	1,507,934	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	54,456,395	Other liabilities	1,963,763
Properties for sale - net	154,973	Total liabilities	60,176,071
Premises and equipment - net	1,391,353		
Other assets - net	774,474	Shareholders' equity	
		Equity portion	5,034,906
		Other reserves	1,586
		Retained earnings	2,469,846
		Total shareholders' equity	7,506,338
Total assets	67,682,409	Total liabilities and shareholders' equity	67,682,409

	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	7,115,768
(14.01 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	7,115,768
(14.01 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 April 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	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 www.tcrbank.com	Channel for disclosure
Date of disclosure 30 April 2020	Date of disclosure
Information as of 31 December 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

