

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 July 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	467,334	Deposits	60,914,310
Interbank and money market items - net	7,761,033	Interbank and money market items	4,720,650
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	95,918
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	4,785,845	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	59,954,639	Other liabilities	1,868,140
Properties for sale - net	151,655	<b>Total liabilities</b>	<b>67,599,018</b>
Premises and equipment - net	1,088,012		
Other assets - net	869,184	<b>Shareholders' equity</b>	
		Equity portion	5,034,906
		Other reserves	1,604
		Retained earnings	2,592,174
		<b>Total shareholders' equity</b>	<b>7,628,684</b>
<b>Total assets</b>	<b>75,227,702</b>	<b>Total liabilities and shareholders' equity</b>	<b>75,227,702</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2020	2,085,615
(3.09 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2020	2,567,530
Regulatory capital	7,071,592
(12.98 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	7,071,592
(12.98 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 July 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](http://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)

(KITTIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR