

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 November 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	483,761	Deposits	62,939,485
Interbank and money market items - net	6,198,083	Interbank and money market items	5,687,034
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	146,888
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,891,613	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	65,987,418	Other liabilities	1,871,757
Properties for sale - net	147,678	<b>Total liabilities</b>	<b>70,645,164</b>
Premises and equipment - net	1,028,996	<b>Shareholders' equity</b>	
Other assets - net	805,817	Equity portion	5,034,906
		Other reserves	1,776
		Retained earnings	3,011,520
		<b>Total shareholders' equity</b>	<b>8,048,202</b>
<b>Total assets</b>	<b>78,693,366</b>	<b>Total liabilities and shareholders' equity</b>	<b>78,693,366</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2020	1,783,935
(2.61 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2020	2,884,434
Regulatory capital	7,899,339
(13.75 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	7,899,339
(13.75 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 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 31 October 2020

Date of disclosure .....

Information as of 30 June 2020

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

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