

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 December 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	521,067	Deposits	64,626,468
Interbank and money market items - net	7,521,365	Interbank and money market items	5,675,614
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	63,288
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,463,280	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	66,822,686	Other liabilities	2,077,373
Properties for sale - net	156,496	Total liabilities	72,442,743
Premises and equipment - net	1,126,123		
Other assets - net	959,883	Shareholders' equity	
		Equity portion	5,034,906
		Other reserves	3,153
		Retained earnings	3,240,098
		Total shareholders' equity	8,278,157
Total assets	80,720,900	Total liabilities and shareholders' equity	80,720,900

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2020 (2.51 percent of total loans before deducting allowance for expected credit losses)	1,879,817
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2020	3,391,793
Regulatory capital (13.21 (percent) ratio of total capital to risk weighted assets)	7,857,859
Capital after deducting capital add-ons for loans to large exposures (13.21 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	7,857,859
Changes in assets and liabilities during the quarter ended 31 December 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 2020

Information as of 30 June 2020

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

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