

**Summary Statement of Assets and Liabilities**  
(has not been audited by a certified public accountant)

As of 29 February 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	10,687,620	Deposits	663,357,905
Interbank and money market items - net	98,072,248	Interbank and money market items	65,770,195
Financial assets measured at fair value through profit or loss	23,526,758	Liability payable on demand	3,251,529
Derivatives assets	11,155,639	Financial liabilities measured at fair value through profit or loss	426,584
Investments - net	59,592,648	Derivatives Liabilities	10,219,434
Investments in subsidiaries and associates - net	168,062,145	Debt issued and borrowings	79,116,981
Loans to customers and accrued interest receivables - net	645,313,016	Other liabilities	31,912,418
Properties for sale - net	2,712,219	<b>Total liabilities</b>	<b>854,055,046</b>
Premises and equipment - net	14,000,046		
Other assets - net	13,246,573	<b>Shareholders' equity</b>	
		Equity portion	134,758,431
		Other reserves	6,258,670
		Retained earnings	51,296,765
		<b>Total shareholders' equity</b>	<b>192,313,866</b>
<b>Total assets</b>	<b>1,046,368,912</b>	<b>Total liabilities and shareholders' equity</b>	<b>1,046,368,912</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019 ( 2.33 percent of total loans before deducting allowance for expected credit losses)	18,150,443
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019	16,691,538
Regulatory capital (29.73 (percent) ratio of total capital to risk weighted assets)	233,577,147
Capital after deducting capital add-ons for loans to large exposures (29.73 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	233,577,147
Changes in assets and liabilities during the quarter ended 29 February 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)		For financial business groups (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	TMB website <a href="https://www.tmbbank.com/en/ir/capital_funds/pillar3">https://www.tmbbank.com/en/ir/capital_funds/pillar3</a>	Channel for disclosure	TMB website <a href="https://www.tmbbank.com/en/ir/capital_funds/pillar3">https://www.tmbbank.com/en/ir/capital_funds/pillar3</a>
Date of disclosure	24 October 2019	Date of disclosure	24 October 2019
Information as of	30 June 2019	Information as of	30 June 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented

(Waree Thanmongkolswad)  
Position Head of Financial Regulatory Management

(Prapasiri Kositthanakorn)  
Position Chief Financial Officer



SUMMARY STATEMENT OF ASSETS AND LIABILITIES  
(HAS NOT BEEN AUDITED BY A CERTIFIED PUBLIC ACCOUNTANT)

AS OF 29 FEBRUARY 2020

ASSETS	THOUSAND BAHT	LIABILITIES	THOUSAND BAHT
CASH	8,392,946	DEPOSITS	702,544,758
INTERBANK AND MONEY MARKET ITEMS - NET	106,712,694	INTERBANK AND MONEY MARKET ITEMS	38,958,553
FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	11,024,541.00	LIABILITY PAYABLE ON DEMAND	1,607,983
DERIVATIVES ASSETS	3,343,521	FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS	-
INVESTMENTS - NET	99,763,633	DERIVATIVES LIABILITIES	3,250,881.00
INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES - NET	168,183	DEBT ISSUED AND BORROWINGS	23,992,418
LOANS TO CUSTOMERS AND ACCRUED INTEREST RECEIVABLES - NET	691,934,834	OTHER LIABILITIES	35,842,487
PROPERTIES FOR SALE - NET	2,016,698	TOTAL LIABILITIES	806,197,080
PREMISES AND EQUIPMENT - NET	12,208,619	SHAREHOLDERS' EQUITY	
OTHER ASSETS - NET	32,740,332	EQUITY PORTION	62,749,316
		OTHER RESERVES	3,884,407
		RETAINED EARNINGS	95,475,198
		TOTAL SHAREHOLDERS' EQUITY	162,108,921
TOTAL ASSETS	968,306,001	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	968,306,001

	THOUSAND BAHT
NON -PERFORMING LOANS (GROSS) FOR THE QUARTER ENDED 31 DECEMBER 2019	19,566,567
( 2.29 PERCENTS OF TOTAL LOANS BEFORE DEDUCTING ALLOWANCE FOR EXPECTED CREDIT LOSSES )	
ALLOWANCE FOR DEBTORS AS PRESCRIBED BY THE BOT FOR THE QUARTER ENDED 31 DECEMBER 2019	13,838,962
REGULATORY CAPITAL	132,026,826
( 19.83 (PERCENT) RATIO OF TOTAL CAPITAL TO RISK WEIGHTED ASSETS )	
CAPITAL AFTER DEDUCTING CAPITAL ADD-ONS FOR LOANS TO LARGE EXPOSURES	132,026,826
( 19.83 (PERCENT) RATIO OF TOTAL CAPITAL AFTER DEDUCTING CAPITAL ADD-ONS TO RISK WEIGHTED ASSETS )	
CHANGES IN ASSETS AND LIABILITIES DURING THE QUARTER ENDED 29 FEBRUARY 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.thanachartbank.co.th	CHANNEL FOR DISCLOSURE	www.thanachart.co.th
DATE OF DISCLOSURE	25 OCTOBER 2019	DATE OF DISCLOSURE	25 OCTOBER 2019
INFORMATION AS OF	30 JUNE 2019	INFORMATION AS OF	30 JUNE 2019

WE HEREBY CERTIFY THAT THIS SUMMARY STATEMENT OF ASSETS AND LIABILITIES IS COMPLETELY, CORRECTLY AND TRULY PRESENTED.

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( PRAPHAN ANUPONGGARCH )  
CHIEF EXECUTIVE OFFICER AND PRESIDENT

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( PITTIMART SANGUANSOOK )  
EXECUTIVE VICE PRESIDENT