

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 January 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	432,713	Deposits	68,161,420
Interbank and money market items - net	8,763,114	Interbank and money market items	5,668,577
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	152,528
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,222,392	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	150,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	69,627,428	Other liabilities	2,105,102
Properties for sale - net	154,366	<b>Total liabilities</b>	<b>76,087,627</b>
Premises and equipment - net	1,106,252	<b>Shareholders' equity</b>	
Other assets - net	1,048,768	Equity portion	5,034,906
		Other reserves	2,094
		Retained earnings	3,380,406
		<b>Total shareholders' equity</b>	<b>8,417,406</b>
<b>Total assets</b>	<b>84,505,033</b>	<b>Total liabilities and shareholders' equity</b>	<b>84,505,033</b>

	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 (12.85 (percent) ratio of total capital to risk weighted assets)	7,880,927
Capital after deducting capital add-ons for loans to large exposures (12.85 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	7,880,927
Changes in assets and liabilities during the quarter ended 31 January 2021 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](http://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 [www.vnbholding.co.th](http://www.vnbholding.co.th)

Date of disclosure 4 January 2021

Information as of 30 June 2020

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



(Authorized signatory)

(KITIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR