

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 March 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	407,554	Deposits	75,497,451
Interbank and money market items - net	8,433,204	Interbank and money market items	5,680,707
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	132,930
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,082,261	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	77,525,881	Other liabilities	2,074,617
Properties for sale - net	158,811	Total liabilities	83,385,705
Premises and equipment - net	1,117,196		
Other assets - net	1,123,020	Shareholders' equity	
		Equity portion	5,034,906
		Other reserves	1,867
		Retained earnings	3,675,449
		Total shareholders' equity	8,712,222
Total assets	92,097,927	Total liabilities and shareholders' equity	92,097,927

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2021 (2.63 percent of total loans before deducting allowance for expected credit losses)	2,277,890
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2021	3,704,741
Regulatory capital (11.97 (percent) ratio of total capital to risk weighted assets)	7,944,021
Capital after deducting capital add-ons for loans to large exposures (11.97 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	7,944,021
Changes in assets and liabilities during the quarter ended 31 March 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

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

Channel for disclosure www.vnbholding.co.th

Date of disclosure 31 October 2020

Date of disclosure 4 January 2021

Information as of 30 June 2020

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)

(KITTIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

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