

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 April 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	410,470	Deposits	77,059,775
Interbank and money market items - net	8,431,076	Interbank and money market items	5,627,525
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	136,770
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,682,543	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	79,801,365	Other liabilities	2,097,457
Properties for sale - net	160,083	Total liabilities	84,921,527
Premises and equipment - net	1,101,490		
Other assets - net	965,161	Shareholders' equity	
		Equity portion	5,034,906
		Other reserves	1,597
		Retained earnings	3,844,158
		Total shareholders' equity	8,880,661
Total assets	93,802,188	Total liabilities and shareholders' equity	93,802,188

	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 (12.71 (percent) ratio of total capital to risk weighted assets)	8,590,157
Capital after deducting capital add-ons for loans to large exposures (12.71 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	8,590,157
Changes in assets and liabilities during the quarter ended 30 April 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

Date of disclosure 30 April 2021

Information as of 31 December 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

Date of disclosure 30 April 2021

Information as of 31 December 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

Pan