

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 May 2021

| Assets   | Thousand Baht     | Liabilities   | Thousand Baht     |
|--|-------------------|---|-------------------|
| Cash   | 381,160           | Deposits  | 77,144,240        |
| Interbank and money market items - net                         | 7,867,037         | Interbank and money market items                                    | 5,632,884         |
| Financial assets measured at fair value through profit or loss | -                 | Liability payable on demand   | 99,225            |
| Derivatives assets   | -                 | Financial liabilities measured at fair value through profit or loss | -                 |
| Investments - net  | 2,341,632         | Derivatives Liabilities   | -                 |
| Investments in subsidiaries and associates - net               | 250,000           | Debt issued and borrowings  | 859,002           |
| Loans to customers and accrued interest receivables - net      | 82,256,086        | Other liabilities   | 2,224,907         |
| Properties for sale - net                                      | 160,083           | <b>Total liabilities</b>  | <b>85,960,258</b> |
| Premises and equipment - net                                   | 1,092,150         |   |                   |
| Other assets - net   | 972,598           | <b>Shareholders' equity</b>   |                   |
|  |                   | Equity portion  | 5,323,844         |
|  |                   | Other reserves  | 1,410             |
|  |                   | Retained earnings   | 4,035,234         |
|  |                   | <b>Total shareholders' equity</b>                                   | <b>9,360,488</b>  |
| <b>Total assets</b>  | <b>95,320,746</b> | <b>Total liabilities and shareholders' equity</b>                   | <b>95,320,746</b> |

Thousand Baht

|  |           |
|--|-----------|
| Non-Performing Loans (gross) for the quarter ended 31 March 2021   | 2,277,890 |
| (2.63 percent of total loans before deducting allowance for expected credit losses)  |           |
| Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2021   | 3,704,741 |
| Regulatory capital   | 9,758,950 |
| (14.11 (percent) ratio of total capital to risk weighted assets)   |           |
| Capital after deducting capital add-ons for loans to large exposures   | 9,750,950 |
| (14.11 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)   |           |
| Changes in assets and liabilities during the quarter ended 31 May 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](http://www.tcrbank.com)

Channel for disclosure [www.vnbholding.co.th](http://www.vnbholding.co.th)

Date of disclosure 30 April 2021

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Information as of 31 December 2020

Information as of 31 December 2020

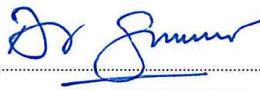
We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Authorized signatory)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR