

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 September 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	513,340	Deposits	84,410,780
Interbank and money market items - net	8,578,038	Interbank and money market items	7,661,142
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	82,805
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,748,363	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	865,168
Loans to customers and accrued interest receivables - net	90,660,620	Other liabilities	2,237,786
Properties for sale - net	255,892	Total liabilities	95,257,681
Premises and equipment - net	1,185,345		
Other assets - net	1,087,961	Shareholders' equity	
		Equity portion	5,323,844
		Other reserves	632
		Retained earnings	4,697,402
		Total shareholders' equity	10,021,878
Total assets	105,279,559	Total liabilities and shareholders' equity	105,279,559

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2021	2,563,170
(2.57 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2021	4,792,732
Regulatory capital	10,578,669
(14.03 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	10,578,669
(14.03 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 September 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)
 (KITTIPANT SRIWANNAWIT)
 Position ASSISTANT MANAGING DIRECTOR


 (Authorized signatory)
 (ROY AGUSTINUS GUNARA)
 Position MANAGING DIRECTOR

