

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 October 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	375,111	Deposits	86,732,375
Interbank and money market items - net	10,553,327	Interbank and money market items	11,129,706
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	74,238
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,324,410	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	866,764
Loans to customers and accrued interest receivables - net	94,344,019	Other liabilities	2,320,104
Properties for sale - net	256,057	<b>Total liabilities</b>	<b>101,123,187</b>
Premises and equipment - net	1,171,602		
Other assets - net	1,040,002	<b>Shareholders' equity</b>	
		Equity portion	5,323,844
		Other reserves	484
		Retained earnings	4,867,013
		<b>Total shareholders' equity</b>	<b>10,191,341</b>
<b>Total assets</b>	<b>111,314,528</b>	<b>Total liabilities and shareholders' equity</b>	<b>111,314,528</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2021 (2.57 percent of total loans before deducting allowance for expected credit losses)	2,563,170
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2021	4,792,732
Regulatory capital (13.71 (percent) ratio of total capital to risk weighted assets)	10,602,250
Capital after deducting capital add-ons for loans to large exposures (13.71 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	10,602,250
Changes in assets and liabilities during the quarter ended 31 October 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)		For financial business groups (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 2021	Date of disclosure	31 October 2021
Information as of	30 June 2021	Information as of	30 June 2021

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

