

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 November 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	391,125	Deposits	87,757,532
Interbank and money market items - net	11,170,170	Interbank and money market items	12,461,044
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	66,586
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,977,328	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	868,315
Loans to customers and accrued interest receivables - net	95,759,566	Other liabilities	2,407,512
Properties for sale - net	276,646	Total liabilities	103,560,989
Premises and equipment - net	1,169,606	Shareholders' equity	
Other assets - net	1,029,140	Equity portion	5,323,844
		Other reserves	768
		Retained earnings	5,137,980
		Total shareholders' equity	10,462,592
Total assets	114,023,581	Total liabilities and shareholders' equity	114,023,581

	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 (13.59 (percent) ratio of total capital to risk weighted assets)	10,609,542
Capital after deducting capital add-ons for loans to large exposures (13.59 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	10,609,542
Changes in assets and liabilities during the quarter ended 30 November 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 31 October 2021

Information as of 30 June 2021

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 31 October 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)

(KITTIPANT SRIWANNAWIT)

Position ASSISTANT-MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

Pass