

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 December 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	464,430	Deposits	88,736,490
Interbank and money market items - net	10,947,346	Interbank and money market items	12,737,750
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	88,924
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	5,695,814	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	869,935
Loans to customers and accrued interest receivables - net	95,512,820	Other liabilities	2,609,939
Properties for sale - net	341,926	<b>Total liabilities</b>	<b>105,043,038</b>
Premises and equipment - net	1,219,186	<b>Shareholders' equity</b>	
Other assets - net	1,148,651	Equity portion	5,323,844
		Other reserves	1,136
		Retained earnings	5,212,155
		<b>Total shareholders' equity</b>	<b>10,537,135</b>
<b>Total assets</b>	<b>115,580,173</b>	<b>Total liabilities and shareholders' equity</b>	<b>115,580,173</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2021 (2.67 percent of total loans before deducting allowance for expected credit losses)	2,811,319
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2021	5,257,777
Regulatory capital (13.32 (percent) ratio of total capital to risk weighted assets)	10,582,156
Capital after deducting capital add-ons for loans to large exposures (13.32 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	10,582,156
Changes in assets and liabilities during the quarter ended 31 December 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](http://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](http://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)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR