

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 January 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	502,902	Deposits	90,298,895
Interbank and money market items - net	9,633,164	Interbank and money market items	13,595,203
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	104,160
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	5,931,882	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	871,567
Loans to customers and accrued interest receivables - net	99,169,094	Other liabilities	2,630,121
Properties for sale - net	341,926	Total liabilities	107,499,946
Premises and equipment - net	1,221,274	Shareholders' equity	
Other assets - net	1,143,363	Equity portion	5,323,844
		Other reserves	745
		Retained earnings	5,369,070
		Total shareholders' equity	10,693,659
Total assets	118,193,605	Total liabilities and shareholders' equity	118,193,605

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2021	2,811,319
(2.67 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2021	5,257,777
Regulatory capital	10,612,818
(12.99 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	10,612,818
(12.99 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 January 2022 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

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

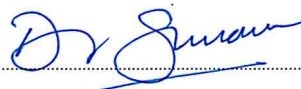
We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Authorized signatory)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

