

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 April 2022


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	429,157	Deposits	96,547,730
Interbank and money market items - net	9,469,675	Interbank and money market items	12,717,880
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	157,139
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	6,171,441	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	876,318
Loans to customers and accrued interest receivables - net	105,023,661	Other liabilities	2,566,620
Properties for sale - net	375,334	Total liabilities	112,865,687
Premises and equipment - net	1,236,143	Shareholders' equity	
Other assets - net	1,269,174	Equity portion	5,480,094
		Other reserves	-1,966
		Retained earnings	5,880,770
Total assets	124,224,585	Total shareholders' equity	11,358,898
		Total liabilities and shareholders' equity	124,224,585


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2022 (3.11 percent of total loans before deducting allowance for expected credit losses)	3,572,572
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2022	6,152,200
Regulatory capital (13.98 (percent) ratio of total capital to risk weighted assets)	11,931,401
Capital after deducting capital add-ons for loans to large exposures (13.98 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	11,931,401
Changes in assets and liabilities during the quarter ended 30 April 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 (under the Notification of the Bank of Thailand) Re: Disclosure Requirement on Capital Adequacy for Commercial Banks	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.tcrbank.com	Channel for disclosure www.vnbholding.co.th
Date of disclosure 30 April 2022	Date of disclosure 30 April 2022
Information as of 31 December 2021	Information as of 31 December 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)
 (WINYOU CHAIYAWAN)
 Position CHIEF EXECUTIVE OFFICER