

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 May 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	413,979	Deposits	96,381,374
Interbank and money market items - net	8,115,240	Interbank and money market items	10,970,279
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	106,421
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	4,323,010	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	877,993
Loans to customers and accrued interest receivables - net	106,588,800	Other liabilities	2,628,738
Properties for sale - net	355,278	Total liabilities	110,964,805
Premises and equipment - net	1,220,752	Shareholders' equity	
Other assets - net	1,229,372	Equity portion	5,480,094
		Other reserves	-1,271
		Retained earnings	6,052,803
		Total shareholders' equity	11,531,626
Total assets	122,496,431	Total liabilities and shareholders' equity	122,496,431

	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 (13.85 (percent) ratio of total capital to risk weighted assets)	11,943,786
Capital after deducting capital add-ons for loans to large exposures (13.85 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	11,943,786
Changes in assets and liabilities during the quarter ended 31 May 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 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)

(KITTIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

Pai