

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 June 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	384,329	Deposits	96,380,128
Interbank and money market items - net	8,429,182	Interbank and money market items	10,670,797
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	104,615
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,448,550	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	879,630
Loans to customers and accrued interest receivables - net	107,163,511	Other liabilities	2,462,355
Properties for sale - net	379,677	Total liabilities	110,497,525
Premises and equipment - net	1,276,725	Shareholders' equity	
Other assets - net	1,152,747	Equity portion	5,480,094
Total assets	122,484,721	Other reserves	-3,204
		Retained earnings	6,510,306
		Total shareholders' equity	11,987,196
		Total liabilities and shareholders' equity	122,484,721

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2022	4,670,578
(4.01 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2022	6,579,129
Regulatory capital	12,016,720
(13.63 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	12,016,720
(13.63 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 June 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)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

