

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 July 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	374,938	Deposits	98,160,601
Interbank and money market items - net	8,033,490	Interbank and money market items	10,690,281
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	163,646
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,825,150	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	881,334
Loans to customers and accrued interest receivables - net	110,056,554	Other liabilities	2,587,085
Properties for sale - net	442,677	Total liabilities	112,482,947
Premises and equipment - net	1,267,635	Shareholders' equity	
Other assets - net	1,337,230	Equity portion	5,480,094
		Other reserves	-3,534
		Retained earnings	6,628,167
		Total shareholders' equity	12,104,727
Total assets	124,587,674	Total liabilities and shareholders' equity	124,587,674

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2022 (4.01 percent of total loans before deducting allowance for expected credit losses)	4,670,578
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2022	6,579,129
Regulatory capital (13.35 (percent) ratio of total capital to risk weighted assets)	12,041,815
Capital after deducting capital add-ons for loans to large exposures (13.35 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	12,041,815
Changes in assets and liabilities during the quarter ended 31 July 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)

Channel for disclosure www.tcrbank.com

Date of disclosure 30 April 2022

Information as of 31 December 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

Date of disclosure 30 April 2022

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

Pan