

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 August 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	623,904	Deposits	100,702,879
Interbank and money market items - net	9,046,006	Interbank and money market items	10,709,062
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	107,573
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,544,225	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	883,052
Loans to customers and accrued interest receivables - net	112,022,890	Other liabilities	2,653,304
Properties for sale - net	496,933	<b>Total liabilities</b>	<b>115,055,870</b>
Premises and equipment - net	1,284,025	<b>Shareholders' equity</b>	
Other assets - net	1,157,293	Equity portion	5,480,094
		Other reserves	-2,323
		Retained earnings	6,891,635
		<b>Total shareholders' equity</b>	<b>12,369,406</b>
<b>Total assets</b>	<b>127,425,276</b>	<b>Total liabilities and shareholders' equity</b>	<b>127,425,276</b>

	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	13,345,049
(14.66 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	13,345,049
(14.66 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 August 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](http://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](http://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

