

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 September 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	483,647	Deposits	105,682,338
Interbank and money market items - net	12,163,298	Interbank and money market items	10,867,528
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	161,442
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,174,332	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	884,725
Loans to customers and accrued interest receivables - net	114,666,170	Other liabilities	2,316,525
Properties for sale - net	653,545	Total liabilities	119,912,558
Premises and equipment - net	987,470		
Other assets - net	1,226,461	Shareholders' equity	
		Equity portion	5,480,094
		Other reserves	-3,534
		Retained earnings	7,215,805
		Total shareholders' equity	12,692,365
Total assets	132,604,923	Total liabilities and shareholders' equity	132,604,923

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022 (4.00 percent of total loans before deducting allowance for expected credit losses)	5,123,325
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022	6,999,796
Regulatory capital (14.43 (percent) ratio of total capital to risk weighted assets)	13,355,837
Capital after deducting capital add-ons for loans to large exposures (14.43 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	13,355,837
Changes in assets and liabilities during the quarter ended 30 September 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

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