

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 October 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	514,973	Deposits	109,543,148
Interbank and money market items - net	13,904,348	Interbank and money market items	10,796,440
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	135,799
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,748,441	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	886,468
Loans to customers and accrued interest receivables - net	115,395,007	Other liabilities	2,489,870
Properties for sale - net	738,993	Total liabilities	123,851,725
Premises and equipment - net	979,975	Shareholders' equity	
Other assets - net	1,153,059	Equity portion	5,480,094
		Other reserves	-2,959
		Retained earnings	7,355,936
		Total shareholders' equity	12,833,071
Total assets	136,684,796	Total liabilities and shareholders' equity	136,684,796

	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 (14.40 (percent) ratio of total capital to risk weighted assets)	13,363,931
Capital after deducting capital add-ons for loans to large exposures (14.40 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	13,363,931
Changes in assets and liabilities during the quarter ended 31 October 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 31 October 2022

Information as of 30 June 2022

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 31 October 2022

Information as of 30 June 2022

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