

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 November 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	415,589	Deposits	112,772,181
Interbank and money market items - net	15,243,136	Interbank and money market items	10,942,200
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	113,746
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	4,345,407	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	888,162
Loans to customers and accrued interest receivables - net	117,637,257	Other liabilities	2,714,358
Properties for sale - net	767,773	Total liabilities	127,430,647
Premises and equipment - net	980,030	Shareholders' equity	
Other assets - net	1,170,614	Equity portion	5,480,094
		Other reserves	-2,199
		Retained earnings	7,901,264
		Total shareholders' equity	13,379,159
Total assets	140,809,806	Total liabilities and shareholders' equity	140,809,806

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022	5,123,325
(4.00 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022	6,999,796
Regulatory capital	13,381,465
(14.20 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	13,381,465
(14.20 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 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 31 October 2022

Date of disclosure 31 October 2022

Information as of 30 June 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)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

