

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 December 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	504,097	Deposits	113,621,873
Interbank and money market items - net	19,183,555	Interbank and money market items	11,398,479
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	72,581
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,922,750	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	889,931
Loans to customers and accrued interest receivables - net	117,456,900	Other liabilities	2,933,148
Properties for sale - net	770,741	<b>Total liabilities</b>	<b>128,916,012</b>
Premises and equipment - net	996,828		
Other assets - net	1,342,631	<b>Shareholders' equity</b>	
		Equity portion	6,881,258
		Other reserves	64
		Retained earnings	7,630,168
		<b>Total shareholders' equity</b>	<b>14,511,490</b>
<b>Total assets</b>	<b>143,427,502</b>	<b>Total liabilities and shareholders' equity</b>	<b>143,427,502</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022	4,749,890
(3.61 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2022	7,930,644
Regulatory capital	14,641,590
(15.17 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	14,641,590
(15.17 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 December 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 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](http://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)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(WINYOU CHAIYAWAN)

Position CHIEF EXECUTIVE OFFICER

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