

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 January 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	446,128	Deposits	114,626,765
Interbank and money market items - net	19,327,529	Interbank and money market items	11,912,278
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	132,898
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,293,199	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	891,712
Loans to customers and accrued interest receivables - net	119,059,535	Other liabilities	3,067,586
Properties for sale - net	770,741	<b>Total liabilities</b>	<b>130,631,239</b>
Premises and equipment - net	1,025,962	<b>Shareholders' equity</b>	
Other assets - net	1,328,608	Equity portion	6,880,094
		Other reserves	278
		Retained earnings	7,990,091
		<b>Total shareholders' equity</b>	<b>14,870,463</b>
<b>Total assets</b>	<b>145,501,702</b>	<b>Total liabilities and shareholders' equity</b>	<b>145,501,702</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	14,671,418
(15.04 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	14,671,418
(15.04 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 January 2023 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

Pai