

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 28 February 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	445,347	Deposits	115,019,114
Interbank and money market items - net	19,605,403	Interbank and money market items	14,501,888
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	157,718
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,656,572	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	893,332
Loans to customers and accrued interest receivables - net	121,754,432	Other liabilities	3,252,274
Properties for sale - net	820,558	Total liabilities	133,824,326
Premises and equipment - net	1,020,365	Shareholders' equity	
Other assets - net	1,435,898	Equity portion	6,880,094
		Other reserves	1,721
		Retained earnings	8,282,434
Total assets	148,988,575	Total shareholders' equity	15,164,249
		Total liabilities and shareholders' equity	148,988,575

	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	14,716,653
(14.83 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	14,716,653
(14.83 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 28 February 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

(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

