

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 March 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	453,179	Deposits	115,208,470
Interbank and money market items - net	18,690,945	Interbank and money market items	19,493,507
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	106,978
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,487,442	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	895,139
Loans to customers and accrued interest receivables - net	127,546,339	Other liabilities	2,989,036
Properties for sale - net	927,421	Total liabilities	138,693,130
Premises and equipment - net	1,026,336	Shareholders' equity	
Other assets - net	1,329,768	Equity portion	6,591,156
		Other reserves	4,184
		Retained earnings	8,422,960
Total assets	153,711,430	Total shareholders' equity	15,018,300
		Total liabilities and shareholders' equity	153,711,430

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2023 (3.79 percent of total loans before deducting allowance for expected credit losses)	5,357,920
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2023	8,429,772
Regulatory capital (15.05 (percent) ratio of total capital to risk weighted assets)	15,460,739
Capital after deducting capital add-ons for loans to large exposures (15.05 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	15,460,739
Changes in assets and liabilities during the quarter ended 31 March 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

