

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 April 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	424,515	Deposits	115,083,599
Interbank and money market items - net	18,581,418	Interbank and money market items	19,788,852
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	121,480
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,427,739	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	250,000	Debt issued and borrowings	896,900
Loans to customers and accrued interest receivables - net	128,256,220	Other liabilities	3,107,008
Properties for sale - net	923,431	<b>Total liabilities</b>	<b>138,997,839</b>
Premises and equipment - net	1,021,098		
Other assets - net	1,460,607	<b>Shareholders' equity</b>	
		Equity portion	6,591,156
		Other reserves	5,434
		Retained earnings	8,750,599
		<b>Total shareholders' equity</b>	<b>15,347,189</b>
<b>Total assets</b>	<b>154,345,028</b>	<b>Total liabilities and shareholders' equity</b>	<b>154,345,028</b>

	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 (15.00 (percent) ratio of total capital to risk weighted assets)	15,484,338
Capital after deducting capital add-ons for loans to large exposures (15.00 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	15,484,338
Changes in assets and liabilities during the quarter ended 30 April 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](http://www.tcrbank.com)

Date of disclosure 30 April 2023

Information as of 31 December 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 30 April 2023

Information as of 31 December 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

