

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 May 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	446,537	Deposits	117,214,922
Interbank and money market items - net	20,839,104	Interbank and money market items	20,129,176
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	94,782
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,737,532	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	898,729
Loans to customers and accrued interest receivables - net	128,478,276	Other liabilities	3,192,770
Properties for sale - net	918,163	Total liabilities	141,530,379
Premises and equipment - net	1,059,392		
Other assets - net	1,365,886	Shareholders' equity	
		Equity portion	6,591,156
		Other reserves	5,803
		Retained earnings	9,067,552
		Total shareholders' equity	15,664,511
Total assets	157,194,890	Total liabilities and shareholders' equity	157,194,890

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2023	5,357,920
(3.79 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2023	8,429,772
Regulatory capital	15,504,361
(15.05 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	15,504,361
(15.05 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 May 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 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

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)

(KITTIPANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

