

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 July 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	417,939	Deposits	115,264,492
Interbank and money market items - net	23,024,813	Interbank and money market items	23,936,892
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	51,881
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	4,696,575	Derivatives Liabilities	132,930
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,602,378
Loans to customers and accrued interest receivables - net	129,117,191	Other liabilities	2,955,115
Properties for sale - net	911,608	Total liabilities	144,943,688
Premises and equipment - net	1,157,582		
Other assets - net	1,554,787	Shareholders' equity	
		Equity portion	6,591,156
		Other reserves	-2,627
		Retained earnings	9,698,278
		Total shareholders' equity	16,286,807
Total assets	161,230,495	Total liabilities and shareholders' equity	161,230,495

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2023	5,623,954
(3.87 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2023	8,512,209
Regulatory capital	17,210,521
(16.18 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	17,210,521
(16.18 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 July 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)

(KITTIPIANT SRIWANNAWIT)

Position ASSISTANT MANAGING DIRECTOR



(Authorized signatory)

(ROY AGUSTINUS GUNARA)

Position MANAGING DIRECTOR

