

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 August 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	373,850	Deposits	114,610,190
Interbank and money market items - net	18,610,851	Interbank and money market items	23,984,040
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	177,640
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	5,225,684	Derivatives Liabilities	45,091
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,604,252
Loans to customers and accrued interest receivables - net	133,080,296	Other liabilities	3,212,713
Properties for sale - net	907,492	Total liabilities	144,633,926
Premises and equipment - net	1,292,346		
Other assets - net	1,467,145	Shareholders' equity	
		Equity portion	6,591,156
		Other reserves	11,181
		Retained earnings	10,071,401
		Total shareholders' equity	16,673,738
Total assets	161,307,664	Total liabilities and shareholders' equity	161,307,664

	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	19,131,110
(17.51 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	19,131,110
(17.51 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 August 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

For financial business groups

(under the Notification of the Bank of Thailand

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure www.tcbank.com

Channel for disclosure www.vnbholding.co.th

Date of disclosure 30 April 2023

Date of disclosure 30 April 2023

Information as of 31 December 2022

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