

THAI CREDIT BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
 (has not been audited by a certified public accountant)

As of 30 September 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	390,936	Deposits	113,408,742
Interbank and money market items - net	16,669,931	Interbank and money market items	23,720,134
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	154,558
Derivatives assets	161,688	Financial liabilities measured at fair value through profit or loss	-
Investments - net	4,004,691	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,606,080
Loans to customers and accrued interest receivables - net	134,765,934	Other liabilities	3,251,280
Properties for sale - net	911,693	Total liabilities	143,140,794
Premises and equipment - net	1,286,221	Shareholders' equity	
Other assets - net	1,562,751	Equity portion	6,591,156
		Other reserves	39,971
		Retained earnings	10,331,924
		Total shareholders' equity	16,963,051
Total assets	160,103,845	Total liabilities and shareholders' equity	160,103,845


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2023 (3.67 percent of total loans before deducting allowance for expected credit losses)	5,548,606
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2023	8,587,668
Regulatory capital (17.34 (percent) ratio of total capital to risk weighted assets)	19,214,679
Capital after deducting capital add-ons for loans to large exposures (17.34 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	19,214,679
Changes in assets and liabilities during the quarter ended 30 September 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)	For financial business groups (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.thaicreditbank.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)
 (.....KITTIPANT SRIWANNAWIT.....)
 PositionASSISTANT MANAGING DIRECTOR.....


 (Authorized signatory)
 (.....ROY AGUSTINUS GUNARA.....)
 PositionMANAGING DIRECTOR.....

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