

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

As of 31 October 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	457,625	Deposits	114,038,308
Interbank and money market items - net	17,188,342	Interbank and money market items	23,398,260
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	167,887
Derivatives assets	107,226	Financial liabilities measured at fair value through profit or loss	-
Investments - net	3,671,011	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,607,982
Loans to customers and accrued interest receivables - net	135,552,374	Other liabilities	3,340,204
Properties for sale - net	915,501	Total liabilities	143,552,641
Premises and equipment - net	1,283,259	Shareholders' equity	
Other assets - net	1,428,613	Equity portion	6,591,156
		Other reserves	44,538
		Retained earnings	10,765,616
		Total shareholders' equity	17,401,310
Total assets	160,953,951	Total liabilities and shareholders' equity	160,953,951

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2023	5,548,606
(3.67 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2023	8,587,668
Regulatory capital	19,143,755
(17.20 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	19,143,755
(17.20 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 October 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)

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.thaicreditbank.com

Date of disclosure 31 October 2023


Information as of 30 June 2023


Channel for disclosure www.vnbholding.co.th

Date of disclosure 31 October 2023

Information as of 30 June 2023

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.....

