

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

As of 30 November 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	443,477	Deposits	115,664,019
Interbank and money market items - net	17,399,455	Interbank and money market items	22,920,766
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	101,136
Derivatives assets	0	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,690,294	Derivatives Liabilities	27,487.00
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,609,833
Loans to customers and accrued interest receivables - net	137,810,562	Other liabilities	3,430,191
Properties for sale - net	914,012	Total liabilities	144,753,432
Premises and equipment - net	1,280,649	Shareholders' equity	
Other assets - net	1,592,063	Equity portion	6,591,156
		Other reserves	27,127
		Retained earnings	11,108,797
Total assets	162,480,512	Total shareholders' equity	17,727,080
		Total liabilities and shareholders' equity	162,480,512

	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	19,242,053
(16.97 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	19,242,053
(16.97 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 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

Channel for disclosure www.vnbholding.co.th

Date of disclosure 31 October 2023

Date of disclosure 31 October 2023

Information as of 30 June 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.....

