

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

As of 31 December 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	513,458	Deposits	117,017,345
Interbank and money market items - net	15,480,064	Interbank and money market items	22,757,398
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	145,601
Derivatives assets	0	Financial liabilities measured at fair value through profit or loss	-
Investments - net	2,993,745	Derivatives Liabilities	152,106.00
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,611,763
Loans to customers and accrued interest receivables - net	140,180,600	Other liabilities	3,441,693
Properties for sale - net	910,811	Total liabilities	146,125,906
Premises and equipment - net	1,335,826	Shareholders' equity	
Other assets - net	2,030,865	Equity portion	6,591,156
		Other reserves	-12,191
		Retained earnings	11,090,498
		Total shareholders' equity	17,669,463
Total assets	163,795,369	Total liabilities and shareholders' equity	163,795,369

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023 (3.91 percent of total loans before deducting allowance for expected credit losses)	6,136,792
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	9,318,750
Regulatory capital (16.28 (percent) ratio of total capital to risk weighted assets)	19,211,757
Capital after deducting capital add-ons for loans to large exposures (16.28 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	19,211,757
Changes in assets and liabilities during the quarter ended 31 December 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.....

