

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

As of 31 March 2024


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	562,442	Deposits	126,007,491
Interbank and money market items - net	17,133,872	Interbank and money market items	22,388,927
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	189,961
Derivatives assets	117,118	Financial liabilities measured at fair value through profit or loss	-
Investments - net	8,586,232	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,617,514
Loans to customers and accrued interest receivables - net	143,627,937	Other liabilities	3,373,437
Properties for sale - net	909,646	Total liabilities	154,577,330
Premises and equipment - net	1,337,409	Shareholders' equity	
Other assets - net	1,950,709	Equity portion	8,426,020
		Other reserves	27,052
		Retained earnings	11,544,963
		Total shareholders' equity	19,998,035
Total assets	174,575,365	Total liabilities and shareholders' equity	174,575,365


	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2024 (4.12 percent of total loans before deducting allowance for expected credit losses)	6,602,276
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2024	9,564,330
Regulatory capital (17.42 (percent) ratio of total capital to risk weighted assets)	21,104,986
Capital after deducting capital add-ons for loans to large exposures (17.42 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	21,104,986
Changes in assets and liabilities during the quarter ended 31 March 2024 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 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.....)
PositionCHIEF EXECUTIVE OFFICER.....

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