

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

As of 29 February 2024

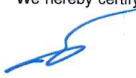
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	478,487	Deposits	124,590,824
Interbank and money market items - net	18,869,012	Interbank and money market items	22,358,252
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	167,683
Derivatives assets	50,255	Financial liabilities measured at fair value through profit or loss	-
Investments - net	8,171,927	Derivatives Liabilities	-
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,615,540
Loans to customers and accrued interest receivables - net	141,036,184	Other liabilities	3,468,184
Properties for sale - net	910,864	<b>Total liabilities</b>	<b>153,200,483</b>
Premises and equipment - net	1,332,965	<b>Shareholders' equity</b>	
Other assets - net	1,784,098	Equity portion	8,435,727
		Other reserves	6,665
		Retained earnings	11,340,917
		<b>Total shareholders' equity</b>	<b>19,783,309</b>
<b>Total assets</b>	<b>172,983,792</b>	<b>Total liabilities and shareholders' equity</b>	<b>172,983,792</b>

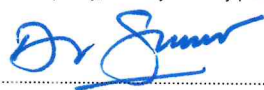
	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023 (3.91 percent of total loans before deducting allowance for expected credit losses)	6,136,792
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	9,318,750
Regulatory capital (17.79 (percent) ratio of total capital to risk weighted assets)	21,140,109
Capital after deducting capital add-ons for loans to large exposures (17.79 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	21,140,109
Changes in assets and liabilities during the quarter ended 29 February 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 <a href="http://www.thaicreditbank.com">www.thaicreditbank.com</a>	Channel for disclosure <a href="http://www.vnbholding.co.th">www.vnbholding.co.th</a>
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.....)  
Position .....ASSISTANT MANAGING DIRECTOR.....

  
..... (Authorized signatory)  
(.....ROY AGUSTINUS GUNARA.....)  
Position .....MANAGING DIRECTOR.....

