

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

As of 31 January 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	691,527	Deposits	122,794,304
Interbank and money market items - net	19,235,018	Interbank and money market items	22,666,929
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	112,409
Derivatives assets	0	Financial liabilities measured at fair value through profit or loss	-
Investments - net	5,178,799	Derivatives Liabilities	12,177.00
Investments in subsidiaries and associates - net	350,000	Debt issued and borrowings	2,613,709
Loans to customers and accrued interest receivables - net	139,832,854	Other liabilities	3,185,167
Properties for sale - net	910,811	Total liabilities	151,384,695
Premises and equipment - net	1,331,597	Shareholders' equity	
Other assets - net	1,619,436	Equity portion	6,591,156
		Other reserves	-1,471
		Retained earnings	11,175,662
Total assets	169,150,042	Total shareholders' equity	17,765,347
		Total liabilities and shareholders' equity	169,150,042

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023	6,136,792
(3.91 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	9,318,750
Regulatory capital	19,107,352
(16.29 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	19,107,352
(16.29 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 January 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

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.....

