

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 December 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,191,800	Deposits	193,108,310
Interbank and money market items, net	54,071,389	Interbank and money market items, net	4,374,674
Claims on securities	-	Liabilities payable on demand	238,219
Derivatives assets	5,685	Liabilities to deliver securities	-
Investments - net	9,012,345	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 650,463)		Derivatives liabilities	10,653
Investments in subsidiaries and associates, net	800,151	Debts issued and Borrowings	55,556,919
Loans to customers, net	228,980,702	Bank's liabilities under acceptances	-
Accrued interest receivables	642,526	Other liabilities	11,441,907
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>264,730,682</b>
Properites foreclosed, net	10,857		
Premises and equipment, net	2,992,229	<b>Shareholders' equity</b>	
Other assets, net	4,853,899	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,753,824
		Retained Earnings	27,052,115
		<b>Total Shareholders' equity</b>	<b>37,830,901</b>
<b>Total Assets</b>	<b>302,561,583</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>302,561,583</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2018 (Quarterly)	4,537,531
(1.57 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	5,131,277
(TISCO Bank Plc. : Thousand Baht 4,626,928)	
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	11,673,638
(TISCO Bank Plc. : Thousand Baht 11,055,800)	
Loans to related parties	17,581
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,979,564
(TISCO Bank Plc. : as at 30 November 2018 Thousand Baht 35,838,372 )	
(TISCO Bank Plc. : Capital adequacy ratio = 22.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,979,564
(TISCO Bank Plc. : as at 30 November 2018 Thousand Baht 35,838,372 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.81 percents)	
Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,105,623
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,105,623

<sup>1/</sup> Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2018 (Quarterly) 6,876,207  
(2.36 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure Website of TISCO Bank	Location of disclosure Website of the Company
Date of disclosure 19 October 2018	Date of disclosure 19 October 2018
Information as of 30 June 2018	Information as of 30 June 2018

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

.....  
(Mr. Suthas Ruangmanamongkol)  
Group Chief Executive

.....  
(Mr. Chatri Chandrangam)  
First Executive Vice President  
Chief Financial Officer