

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,389,387	Deposits	205,737,886
Interbank and money market items, net	57,132,650	Interbank and money market items, net	3,694,012
Claims on securities	-	Liabilities payable on demand	239,749
Derivatives assets	21,282	Liabilities to deliver securities	-
Investments - net	9,905,322	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,176)		Derivatives liabilities	8,019
Investments in subsidiaries and associates, net	815,722	Debts issued and Borrowings	45,401,919
Loans to customers, net	227,973,917	Bank's liabilities under acceptances	-
Accrued interest receivables	613,592	Other liabilities	12,304,863
Customers' liabilities under acceptances	-	Total Liabilities	267,386,448
Properties foreclosed, net	66,707		
Premises and equipment, net	2,985,308	Shareholders' equity	
Other assets, net	5,510,127	Equity portion ^{1/}	9,024,962
		Other reserves	1,832,737
		Retained Earnings	28,169,867
		Total Shareholders' equity	39,027,566
Total Assets	306,414,014	Total Liabilities and Shareholders' equity	306,414,014

	Thousand Baht
Non-Performing Loan ^{2/} (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	14,489
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,994,773
(TISCO Bank Plc. : as at 31 January 2019 Thousand Baht 34,271,842)	
(TISCO Bank Plc. : Capital adequacy ratio = 22.00 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,994,773
(TISCO Bank Plc. : as at 31 January 2019 Thousand Baht 34,271,842)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.00 percents)	
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	644,207
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	644,207

^{1/} 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

^{2/} 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.

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(Mr. Suthas Ruangmanamongkol)
Group Chief Executive

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