

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 May 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,156,563	Deposits	204,843,292
Interbank and money market items, net	35,756,550	Interbank and money market items, net	3,595,144
Claims on securities	-	Liabilities payable on demand	372,328
Derivatives assets	5,143	Liabilities to deliver securities	-
Investments - net	12,998,211	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,179)		Derivatives liabilities	1,597
Investments in subsidiaries and associates, net	760,158	Debts issued and Borrowings	32,751,919
Loans to customers, net	230,079,964	Bank's liabilities under acceptances	-
Accrued interest receivables	624,260	Other liabilities	13,243,182
Customers' liabilities under acceptances	-	Total Liabilities	254,807,462
Properties foreclosed, net	20,077		
Premises and equipment, net	2,973,573	Shareholders' equity	
Other assets, net	5,583,628	Equity portion ^{1/}	9,024,962
		Other reserves	1,774,105
		Retained Earnings	24,351,598
		Total Shareholders' equity	35,150,665
Total Assets	289,958,127	Total Liabilities and Shareholders' equity	289,958,127

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2019 (Quarterly)	4,842,717
(1.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	5,328,014
(TISCO Bank Plc. : Thousand Baht 4,794,795)	
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	11,517,530
(TISCO Bank Plc. : Thousand Baht 10,963,833)	
Loans to related parties	23,422
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,558,000
(TISCO Bank Plc. : as at 30 April 2019 Thousand Baht 37,209,909)	
(TISCO Bank Plc. : Capital adequacy ratio = 23.14 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,558,000
(TISCO Bank Plc. : as at 30 April 2019 Thousand Baht 37,209,909)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.14 percents)	
Changes in assets and liabilities this quarter as of 31 May 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	606,751
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	606,751

^{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 March 2019 (Quarterly) 7,289,322
(2.53 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p align="center">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2019 Information as of 31 December 2018</p>	<p align="center">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2019 Information as of 31 December 2018</p>
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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