

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,134,325	Deposits	200,875,055
Interbank and money market items, net	29,764,576	Interbank and money market items, net	3,516,173
Claims on securities	-	Liabilities payable on demand	342,216
Derivatives assets	28,349	Liabilities to deliver securities	-
Investments - net	12,625,758	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,193)		Derivatives liabilities	1,603
Investments in subsidiaries and associates, net	776,064	Debts issued and Borrowings	28,271,919
Loans to customers, net	229,647,609	Bank's liabilities under acceptances	-
Accrued interest receivables	696,003	Other liabilities	13,531,973
Customers' liabilities under acceptances	-	Total Liabilities	246,538,939
Properites foreclosed, net	39,054		
Premises and equipment, net	2,971,008	Shareholders' equity	
Other assets, net	5,128,385	Equity portion ^{1/}	9,024,962
		Other reserves	1,813,184
		Retained Earnings	25,434,046
		Total Shareholders' equity	36,272,192
Total Assets	282,811,131	Total Liabilities and Shareholders' equity	282,811,131

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2019 (Quarterly)	5,226,755
(1.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	5,448,867
(TISCO Bank Plc. : Thousand Baht 4,958,050)	
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	11,308,986
(TISCO Bank Plc. : Thousand Baht 10,683,501)	
Loans to related parties	24,411
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,648,045
(TISCO Bank Plc. : as at 30 June 2019 Thousand Baht 37,228,995)	
(TISCO Bank Plc. : Capital adequacy ratio = 23.46 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,648,045
(TISCO Bank Plc. : as at 30 June 2019 Thousand Baht 37,228,995)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.46 percents)	
Changes in assets and liabilities this quarter as of 31 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	579,581
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	579,581

^{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 30 June 2019 (Quarterly) 7,690,939
(2.77 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)
Location of disclosure Website of TISCO Bank
Date of disclosure 30 April 2019
Information as of 31 December 2018

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)
Location of disclosure Website of the Company
Date of disclosure 30 April 2019
Information as of 31 December 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