

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 January 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,157,171	Deposits	207,727,385
Interbank and money market items - net	36,613,064	Interbank and money market items	4,744,844
Financial assets measured at fair value through profit or loss	1,890,611	Liability payable on demand	564,788
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	-
Investments - net	6,745,106	Derivatives Liabilities	22,657
Investments in subsidiaries and associates - net	821,440	Debt issued and borrowings	21,216,919
Loans to customers and accrued interest receivables - net	232,211,409	Other liabilities	15,055,569
Properties for sale - net	33,832	Total liabilities	249,332,162
Premises and equipment - net	2,980,632		
Other assets - net	7,168,530	Shareholders' equity	
		Equity portion	9,024,962
		Other reserves	1,838,011
		Retained earnings	29,426,660
		Total shareholders' equity	40,289,633
Total assets	289,621,795	Total liabilities and shareholders' equity	289,621,795

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019	5,834,436
(2.05 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 2019	5,002,420
(TISCO Bank Plc. : Thousand Baht 4,367,578)	
Regulatory capital	38,562,003
(TISCO Bank Plc. : as at 31 December 2019 Thousand Baht 37,217,137)	
(TISCO Bank Plc. : Capital adequacy ratio = 22.10 percents)	
Capital after deducting capital add-ons for loans to large exposures	38,562,003
(TISCO Bank Plc. : as at 31 December 2019 Thousand Baht 37,217,137)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.10 percents)	
Changes in assets and liabilities during the quarter ended 31 January 2020 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	Website of TISCO Bank Public Company Limited	Channel for disclosure	Website of TISCO Financial Group Public Company Limited
Date of disclosure	31 October 2019	Date of disclosure	31 October 2019
Information as of	30 June 2019	Information as of	30 June 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

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

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