

**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 December 2022**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,005,066	Deposits	188,265,809
Interbank and money market items - net	40,272,419	Interbank and money market items	6,195,459
Financial assets measured at fair value through profit or loss	2,172,386	Liability payable on demand	256,708
Derivatives assets	147,489	Financial liabilities measured at fair value through profit or loss	0
Investments - net	3,989,884	Derivatives Liabilities	0
Investments in subsidiaries and associates - net	872,808	Debt issued and borrowings	15,756,919
Loans to customers and accrued interest receivables - net	208,881,382	Other liabilities	12,147,873
Properties for sale - net	6,550	<b>Total liabilities</b>	<b>222,622,768</b>
Premises and equipment - net	2,786,274		
Other assets - net	5,279,948	<b>Shareholders' equity</b>	
		Equity portion	9,024,962
		Other reserves	1,831,007
		Retained earnings	31,935,469
		<b>Total shareholders' equity</b>	<b>42,791,438</b>
<b>Total assets</b>	<b>265,414,206</b>	<b>Total liabilities and shareholders' equity</b>	<b>265,414,206</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022	4,576,521
(1.79 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 2022	11,844,732
(TISCO Bank Plc. : Thousand Baht 10,683,031)	
Regulatory capital as at 30 November 2022	38,932,348
(TISCO Bank Plc. : as at 30 November 2022 Thousand Baht 39,626,096 )	
(TISCO Bank Plc. : Capital adequacy ratio = 23.63 percents)	
Capital after deducting capital add-ons for loans to large exposures as at 30 November 2022	38,932,348
(TISCO Bank Plc. : as at 30 November 2022 Thousand Baht 39,626,096 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.63 percents)	
Changes in assets and liabilities during the quarter ended 31 December 2022 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section .....	0

**Channels for disclosure of information on capital requirement**

For commercial banks		For financial business groups	
(under the Notification of the Bank of Thailand)		(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 2022	Date of disclosure	31 October 2022
Information as of	30 June 2022	Information as of	30 June 2022

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

.....  
(Mr. Metha Pingsuthiwong)  
Chief Operating Officer

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