

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,409,195	Deposits	192,548,136
Interbank and money market items, net	45,987,756	Interbank and money market items, net	3,880,080
Claims on securities	-	Liabilities payable on demand	1,775,001
Derivatives assets	33,398	Liabilities to deliver securities	-
Investments - net	12,991,344	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,182)		Derivatives liabilities	10,606
Investments in subsidiaries and associates, net	807,682	Debts issued and Borrowings	48,156,919
Loans to customers, net	227,300,934	Bank's liabilities under acceptances	-
Accrued interest receivables	613,145	Other liabilities	12,360,817
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>258,731,559</b>
Properites foreclosed, net	50,584		
Premises and equipment, net	2,991,993	<b>Shareholders' equity</b>	
Other assets, net	5,063,155	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,816,433
		Retained Earnings	27,676,232
		<b>Total Shareholders' equity</b>	<b>38,517,627</b>
<b>Total Assets</b>	<b>297,249,186</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>297,249,186</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	14,727
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,719,637
(TISCO Bank Plc. : as at 31 December 2018 Thousand Baht 35,842,111 )	
(TISCO Bank Plc. : Capital adequacy ratio = 22.91 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,719,637
(TISCO Bank Plc. : as at 31 December 2018 Thousand Baht 35,842,111 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.91 percents)	
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	736,229
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	736,229

<sup>1/</sup> 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

<sup>2/</sup> 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