

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,115,423	Deposits	205,385,093
Interbank and money market items, net	29,554,626	Interbank and money market items, net	3,721,796
Claims on securities	-	Liabilities payable on demand	247,993
Derivatives assets	30,858	Liabilities to deliver securities	-
Investments - net	9,971,363	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 204,223)		Derivatives liabilities	1,605
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,816,919
Loans to customers, net	225,402,047	Bank's liabilities under acceptances	-
Accrued interest receivables	698,317	Other liabilities	7,666,995
Customers' liabilities under acceptances	-	Total Liabilities	<u>235,840,401</u>
Properties foreclosed, net	12,628		
Premises and equipment, net	789,189	Shareholders' equity	
Other assets, net	2,194,779	Equity portion1/	11,758,701
		Other reserves	306,783
		Retained Earnings	21,863,345
		Total Shareholders' equity	<u>33,928,829</u>
Total Assets	<u>269,769,230</u>	Total Liabilities and Shareholders' equity	<u>269,769,230</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 June 2019 (Quarterly)	4,919,219
(1.81 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	4,958,050
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	10,683,501
Loans to related parties	301,928
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,264,926
(Capital adequacy ratio = 23.30 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,264,926
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.30 percents)	
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	577,991
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	577,991

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) 7,072,835
(2.59 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
Date of disclosure 30 April 2019	Date of disclosure 30 April 2019
Information as of 31 December 2018	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. Sakchai Peechapat)

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(Mr. Chatri Chandrangam)

President

First Executive Vice President - Risk & Financial Control