

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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	1,118,791	Deposits	203,889,404
Interbank and money market items, net	30,196,912	Interbank and money market items, net	4,222,395
Claims on securities	-	Liabilities payable on demand	247,993
Derivatives assets	30,858	Liabilities to deliver securities	-
Investments - net	12,124,438	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	785,352	Debts issued and Borrowings	24,336,919
Loans to customers, net	229,329,199	Bank's liabilities under acceptances	-
Accrued interest receivables	745,966	Other liabilities	12,258,789
Customers' liabilities under acceptances	-	Total Liabilities	244,957,105
Properties foreclosed, net	19,150		
Premises and equipment, net	2,968,657	Shareholders' equity	
Other assets, net	4,525,450	Equity portion ^{1/}	9,024,962
		Other reserves	1,790,921
		Retained Earnings	26,071,785
		Total Shareholders' equity	36,887,668
Total Assets	281,844,773	Total Liabilities and Shareholders' equity	281,844,773

	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)	5,548,867
(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	23,977
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,650,240
(TISCO Bank Plc. : as at 31 July 2019 Thousand Baht 37,260,066)	
(TISCO Bank Plc. : Capital adequacy ratio = 23.14 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,650,240
(TISCO Bank Plc. : as at 31 July 2019 Thousand Baht 37,260,066)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.14 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) 7,690,939
(2.77 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2019 Information as of 31 December 2018</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2019 Information as of 31 December 2018</p>
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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