

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,093,078	Deposits	204,384,512
Interbank and money market items, net	35,549,142	Interbank and money market items, net	6,163,211
Claims on securities	-	Liabilities payable on demand	451,245
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 2,211)	6,324,381	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	4,518
Loans to customers, net	225,534,340	Debts issued and Borrowings	18,716,919
Accrued interest receivables	680,799	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	8,248,581
Properties foreclosed, net	49,129	Total Liabilities	<u>237,968,986</u>
Premises and equipment, net	785,645	Shareholders' equity	
Other assets, net	2,311,875	Equity portion1/	11,758,701
		Other reserves	305,861
		Retained Earnings	22,294,841
		Total Shareholders' equity	<u>34,359,403</u>
Total Assets	<u>272,328,389</u>	Total Liabilities and Shareholders' equity	<u>272,328,389</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 September 2019 (Quarterly) (1.63 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,366,105
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	4,520,790
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	10,582,116
Loans to related parties	310,909
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 23.22 percents)	37,179,826
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.22 percents)	37,179,826
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	599,253
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	599,253

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 September 2019 (Quarterly) 6,010,864
(2.23 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