

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 November 2019

| Assets  | Thousand Baht      | Liabilities   | Thousand Baht      |
|---|--------------------|---|--------------------|
| Cash  | 1,165,281          | Deposits  | 205,250,455        |
| Interbank and money market items, net           | 35,728,557         | Interbank and money market items, net                                 | 8,716,758          |
| Claims on securities                            | -                  | Liabilities payable on demand   | 259,068            |
| Derivatives assets                              | 9,867              | Liabilities to deliver securities                                     | -                  |
| Investments - net                               | 11,899,610         | Financial liabilities designated at fair value through profit or loss | -                  |
| (with obligations Thousand Baht 2,204)          |                    | Derivatives liabilities   | -                  |
| Investments in subsidiaries and associates, net | 809,648            | Debts issued and Borrowings   | 23,716,919         |
| Loans to customers, net                         | 232,379,231        | Bank's liabilities under acceptances                                  | -                  |
| Accrued interest receivables                    | 762,210            | Other liabilities   | 14,185,135         |
| Customers' liabilities under acceptances        | -                  | <b>Total Liabilities</b>  | <b>252,128,335</b> |
| Properties foreclosed, net                      | 33,444             |   |                    |
| Premises and equipment, net                     | 2,983,440          | <b>Shareholders' equity</b>   |                    |
| Other assets, net                               | 4,922,524          | Equity portion <sup>1/</sup>  | 9,024,962          |
|   |                    | Other reserves  | 1,773,926          |
|   |                    | Retained Earnings   | 27,766,589         |
|   |                    | <b>Total Shareholders' equity</b>                                     | <b>38,565,477</b>  |
| <b>Total Assets</b>                             | <b>290,693,812</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>290,693,812</b> |

|  | Thousand Baht |
|--|---------------|
| Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2019 (Quarterly)  | 4,679,767     |
| (1.72 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)   |               |
| Required provisioning for loan loss, as of 30 September 2019 (Quarterly)   | 5,153,629     |
| (TISCO Bank Plc. : Thousand Baht 4,520,790)  |               |
| Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)   | 11,248,956    |
| (TISCO Bank Plc. : Thousand Baht 10,582,116)   |               |
| Loans to related parties   | 23,211        |
| Loans to related asset management companies  | -             |
| Loans to related parties due to debt restructuring   | -             |
| Regulatory capital   | 38,549,783    |
| (TISCO Bank Plc. : as at 31 October 2019 Thousand Baht 37,197,205 )  |               |
| (TISCO Bank Plc. : Capital adequacy ratio = 23.00 percents)  |               |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit  | 38,549,783    |
| (TISCO Bank Plc. : as at 31 October 2019 Thousand Baht 37,197,205 )  |               |
| (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.00 percents)                                       |               |
| Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . | -             |
| Contingent liabilities   | 572,061       |
| Avals to bills and guarantees of loans   | -             |
| Liabilities under unmatured import bills   | -             |
| Letters of credit  | -             |
| Other contingencies  | 572,061       |

<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 30 September 2019 (Quarterly) 6,658,427  
(2.43 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

| For Commercial Bank<br>(under the Notification of the Bank of Thailand<br>Re: Public disclosure of Capital Maintenance for Commercial Banks) | For Financial Group<br>(under the Notification of the Bank of Thailand<br>Re: Consolidated Supervision) |
|--|---|
| Location of disclosure Website of TISCO Bank   | Location of disclosure Website of the Company   |
| Date of disclosure 31 October 2019   | Date of disclosure 31 October 2019  |
| Information as of 30 June 2019   | Information as of 30 June 2019  |

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