

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,215,607	Deposits	186,276,778
Interbank and money market items, net	51,412,979	Interbank and money market items, net	3,713,719
Claims on securities	-	Liabilities payable on demand	284,626
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	11,716,252	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,158)		Derivatives liabilities	20,277
Investments in subsidiaries and associates, net	776,390	Debts issued and Borrowings	60,841,919
Loans to customers, net	227,012,200	Bank's liabilities under acceptances	-
Accrued interest receivables	661,778	Other liabilities	12,228,693
Customers' liabilities under acceptances	-	Total Liabilities	263,366,012
Properites foreclosed, net	45,199		
Premises and equipment, net	2,609,802	Shareholders' equity	
Other assets, net	4,341,836	Equity portion ^{1/}	9,024,962
		Other reserves	1,481,011
		Retained Earnings	25,920,058
		Total Shareholders' equity	36,426,031
Total Assets	299,792,043	Total Liabilities and Shareholders' equity	299,792,043

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly)	4,315,170
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	4,996,425
(TISCO Bank Plc. : Thousand Baht 4,512,621)	
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	12,521,389
(TISCO Bank Plc. : Thousand Baht 11,920,088)	
Loans to related parties	18,280
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,940,473
(TISCO Bank Plc. : as at 30 September 2018 Thousand Baht 35,820,258)	
(TISCO Bank Plc. : Capital adequacy ratio = 22.59 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,940,473
(TISCO Bank Plc. : as at 30 September 2018 Thousand Baht 35,820,258)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.59 percents)	
Changes in assets and liabilities this quarter as of 31 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,023,805
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,023,805

^{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 2018 (Quarterly) 6,470,678
(2.20 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