

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Audited by Certified Public Accountant)**  
**As of 31 March 2019**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,356,758	Deposits	201,954,370
Interbank and money market items, net	48,353,354	Interbank and money market items, net	3,700,966
Claims on securities	-	Liabilities payable on demand	310,566
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,528,937	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,179)		Derivatives liabilities	19,758
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	39,716,919
Loans to customers, net	226,510,131	Bank's liabilities under acceptances	-
Accrued interest receivables	596,312	Other liabilities	8,282,403
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>253,984,982</u></b>
Properties foreclosed, net	10,246		
Premises and equipment, net	794,603	<b>Shareholders' equity</b>	
Other assets, net	2,479,858	Equity portion1/	11,758,701
		Other reserves	304,064
		Retained Earnings	19,582,452
		<b>Total Shareholders' equity</b>	<b><u>31,645,217</u></b>
<b>Total Assets</b>	<b><u>285,630,199</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>285,630,199</u></b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 March 2019 (Quarterly)	4,545,186
(1.61 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	4,794,795
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	10,963,833
Loans to related parties	352,073
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,766,466
(Capital adequacy ratio = 22.52 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	35,766,466
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.52 percents)	
Changes in assets and liabilities this quarter as of 31 March 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	626,691
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	626,691

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 31 March 2019 (Quarterly) 6,704,607  
(2.36 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 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. Sakchai Peechapat)

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(Mr. Chatri Chandrangam)

President

First Executive Vice President - Risk & Financial Control