

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

**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	1,096,453	Deposits	202,783,215
Interbank and money market items, net	36,358,476	Interbank and money market items, net	6,385,688
Claims on securities	-	Liabilities payable on demand	451,245
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 2,211)	7,943,254	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	795,885	Derivatives liabilities	4,518
Loans to customers, net	229,492,763	Debts issued and Borrowings	24,236,919
Accrued interest receivables	729,307	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	12,609,756
Properties foreclosed, net	54,561	<b>Total Liabilities</b>	<b>246,471,341</b>
Premises and equipment, net	2,963,024	<b>Shareholders' equity</b>	
Other assets, net	4,432,508	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,786,375
		Retained Earnings	26,583,553
		<b>Total Shareholders' equity</b>	<b>37,394,890</b>
<b>Total Assets</b>	<b>283,866,231</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>283,866,231</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	23,747
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,554,328
(TISCO Bank Plc. : as at 31 August 2019 Thousand Baht 37,264,926 )	
(TISCO Bank Plc. : Capital adequacy ratio = 23.30 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,554,328
(TISCO Bank Plc. : as at 31 August 2019 Thousand Baht 37,264,926 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.30 percents)	
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

<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 (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 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. Suthas Ruangmanamongkol)  
Group Chief Executive

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(Mr. Chatri Chandrangam)  
First Executive Vice President  
Chief Financial Officer