

TISCO BANK PUBLIC COMPANY LIMITED
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	1,161,878	Deposits	206,795,751
Interbank and money market items, net	34,675,133	Interbank and money market items, net	8,131,729
Claims on securities	-	Liabilities payable on demand	259,068
Derivatives assets	9,867	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 2,204)	10,036,286	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	228,318,697	Debts issued and Borrowings	18,716,919
Accrued interest receivables	711,028	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	8,889,504
Properties foreclosed, net	28,037	Total Liabilities	242,792,971
Premises and equipment, net	788,947	Shareholders' equity	
Other assets, net	2,300,244	Equity portion ^{1/}	11,758,701
		Other reserves	305,328
		Retained Earnings	23,173,117
		Total Shareholders' equity	35,237,146
Total Assets	278,030,117	Total Liabilities and Shareholders' equity	278,030,117

	Thousand Baht
Non-Performing Loan ^{2/} (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	301,868
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.27 percents)	37,236,108
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 = 22.27 percents)	37,236,108
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

^{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 Limited
Date of disclosure 31 October 2019 Information as of 30 June 2019	Date of disclosure Information as of	31 October 2019 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. Sakchai Peechapat)

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(Mr. Chatri Chandrangam)

President

First Executive Vice President - Risk & Financial Control