

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,279,499	Deposits	184,793,323
Interbank and money market items, net	50,995,808	Interbank and money market items, net	5,234,692
Claims on securities	-	Liabilities payable on demand	269,453
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 2,182)	10,941,515	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	753,436	Derivatives liabilities	28,631
Loans to customers, net	227,207,501	Debts issued and Borrowings	64,261,919
Accrued interest receivables	638,449	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	12,518,001
Properities foreclosed, net	23,214	Total Liabilities	267,106,019
Premises and equipment, net	2,606,878	Shareholders' equity	
Other assets, net	7,374,305	Equity portion ^{1/}	9,024,962
		Other reserves	1,547,175
		Retained Earnings	24,142,449
		Total Shareholders' equity	34,714,586
Total Assets	301,820,605	Total Liabilities and Shareholders' equity	301,820,605

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2018 (Quarterly)	4,337,228
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	5,198,309
(TISCO Bank Plc. : Thousand Baht 4,734,763)	
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	11,818,776
(TISCO Bank Plc. : Thousand Baht 11,242,149)	
Loans to related parties	22,087
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,117,230
(TISCO Bank Plc. : as at 30 June 2018 Thousand Baht 35,932,429)	
(TISCO Bank Plc. : Capital adequacy ratio = 22.79 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,117,230
(TISCO Bank Plc. : as at 30 June 2018 Thousand Baht 35,932,429)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.79 percents)	
Changes in assets and liabilities this quarter as of 31 July 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,096,859
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,096,859

^{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 June 2018 (Quarterly) 6,391,929
(2.16 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 2018	Date of disclosure 30 April 2018
Information as of 31 December 2017	Information as of 31 December 2017

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