

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,155,046	Deposits	192,909,410
Interbank and money market items, net	48,926,126	Interbank and money market items, net	3,428,928
Claims on securities	-	Liabilities payable on demand	259,578
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	8,799,168	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,719,039)		Derivatives liabilities	16,501
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	49,716,919
Loans to customers, net	225,258,568	Bank's liabilities under acceptances	-
Accrued interest receivables	591,798	Other liabilities	8,076,721
Customers' liabilities under acceptances	-	Total Liabilities	<u>254,408,057</u>
Properties foreclosed, net	24,436		
Premises and equipment, net	642,949	Shareholders' equity	
Other assets, net	2,349,311	Equity portion1/	11,758,701
		Other reserves	199,123
		Retained Earnings	21,381,521
		Total Shareholders' equity	<u>33,339,345</u>
Total Assets	<u>287,747,402</u>	Total Liabilities and Shareholders' equity	<u>287,747,402</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 September 2018 (Quarterly)	4,024,797
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	4,512,621
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	11,920,088
Loans to related parties	307,163
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,838,372
(Capital adequacy ratio = 22.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	35,838,372
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.81 percents)	
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,159,734
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,159,734

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) 5,913,901
(2.04 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: Chief Financial Officer