

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,406,375	Deposits	194,993,541
Interbank and money market items, net	46,050,676	Interbank and money market items, net	3,889,676
Claims on securities	-	Liabilities payable on demand	1,775,001
Derivatives assets	33,398	Liabilities to deliver securities	-
Investments - net	7,631,349	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,182)		Derivatives liabilities	10,606
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	43,116,919
Loans to customers, net	223,736,889	Bank's liabilities under acceptances	-
Accrued interest receivables	571,419	Other liabilities	8,332,375
Customers' liabilities under acceptances	-	Total Liabilities	252,118,118
Properties foreclosed, net	45,390		
Premises and equipment, net	786,393	Shareholders' equity	
Other assets, net	2,577,948	Equity portion1/	11,758,701
		Other reserves	302,805
		Retained Earnings	18,660,213
		Total Shareholders' equity	30,721,719
Total Assets	282,839,837	Total Liabilities and Shareholders' equity	282,839,837

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2018 (Quarterly)	4,245,086
(1.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	4,626,928
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	11,055,800
Loans to related parties	402,119
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	34,271,842
(Capital adequacy ratio = 22.00 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	34,271,842
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.00 percents)	
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	736,229
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	736,229

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 December 2018 (Quarterly) 6,309,062
(2.20 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