

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 March 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,359,792	Deposits	199,983,793
Interbank and money market items, net	48,726,005	Interbank and money market items, net	4,277,045
Claims on securities	-	Liabilities payable on demand	310,566
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,410,832	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,179)		Derivatives liabilities	19,758
Investments in subsidiaries and associates, net	799,031	Debts issued and Borrowings	40,301,919
Loans to customers, net	230,138,288	Bank's liabilities under acceptances	-
Accrued interest receivables	639,431	Other liabilities	13,376,816
Customers' liabilities under acceptances	-	Total Liabilities	258,269,897
Properties foreclosed, net	15,977		
Premises and equipment, net	2,992,606	Shareholders' equity	
Other assets, net	5,817,741	Equity portion ^{1/}	9,024,962
		Other reserves	1,821,708
		Retained Earnings	28,783,136
		Total Shareholders' equity	39,629,806
Total Assets	297,899,703	Total Liabilities and Shareholders' equity	297,899,703

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2019 (Quarterly)	4,842,717
(1.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	5,328,014
(TISCO Bank Plc. : Thousand Baht 4,794,795)	
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	11,561,695
(TISCO Bank Plc. : Thousand Baht 11,007,998)	
Loans to related parties	17,331
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,892,370
(TISCO Bank Plc. : as at 28 February 2019 Thousand Baht 35,850,392)	
(TISCO Bank Plc. : Capital adequacy ratio = 22.74 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,892,370
(TISCO Bank Plc. : as at 28 February 2019 Thousand Baht 35,850,392)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.74 percents)	
Changes in assets and liabilities this quarter as of 31 March 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	626,691
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	626,691

^{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 March 2019 (Quarterly) 7,289,322
(2.53 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 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.

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

(Miss Chutintorn Vigasi)
Head of Accounting