

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 April 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,237,180	Deposits	198,129,569
Interbank and money market items, net	39,831,222	Interbank and money market items, net	3,654,454
Claims on securities	-	Liabilities payable on demand	317,297
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	10,273,656	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,176)		Derivatives liabilities	9,016
Investments in subsidiaries and associates, net	772,942	Debts issued and Borrowings	36,301,919
Loans to customers, net	231,344,478	Bank's liabilities under acceptances	-
Accrued interest receivables	651,358	Other liabilities	19,148,845
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>257,561,100</b>
Properites foreclosed, net	26,087		
Premises and equipment, net	2,986,073	<b>Shareholders' equity</b>	
Other assets, net	5,050,864	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,837,000
		Retained Earnings	23,750,798
		<b>Total Shareholders' equity</b>	<b>34,612,760</b>
<b>Total Assets</b>	<b>292,173,860</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>292,173,860</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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)	11,517,530
(TISCO Bank Plc. : Thousand Baht 10,963,833)	
Loans to related parties	23,746
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,615,808
(TISCO Bank Plc. : as at 31 March 2019 Thousand Baht 35,766,466 )	
(TISCO Bank Plc. : Capital adequacy ratio = 22.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,615,808
(TISCO Bank Plc. : as at 31 March 2019 Thousand Baht 35,766,466 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.51 percents)	
Changes in assets and liabilities this quarter as of 30 April 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	608,001
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	608,001

<sup>1/</sup> 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

<sup>2/</sup> 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**

<p>For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks) Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2019 Information as of 31 December 2018</p>	<p>For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision) Location of disclosure Website of the Company Date of disclosure 30 April 2019 Information as of 31 December 2018</p>
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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