

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,136,019	Deposits	199,228,368
Interbank and money market items, net	39,528,528	Interbank and money market items, net	10,692,904
Claims on securities	-	Liabilities payable on demand	275,851
Derivatives assets	29,349	Liabilities to deliver securities	-
Investments - net	11,961,664	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 184,006)		Derivatives liabilities	1,600
Investments in subsidiaries and associates, net	769,088	Debts issued and Borrowings	32,851,919
Loans to customers, net	229,932,189	Bank's liabilities under acceptances	-
Accrued interest receivables	629,354	Other liabilities	13,575,330
Customers' liabilities under acceptances	-	Total Liabilities	256,625,972
Properties foreclosed, net	18,815		
Premises and equipment, net	2,966,323	Shareholders' equity	
Other assets, net	5,414,518	Equity portion ^{1/}	9,024,962
		Other reserves	1,825,560
		Retained Earnings	24,909,353
		Total Shareholders' equity	35,759,875
Total Assets	292,385,847	Total Liabilities and Shareholders' equity	292,385,847

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2019 (Quarterly)	5,228,445
(1.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	5,544,771
(TISCO Bank Plc. : Thousand Baht 4,958,050)	
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	11,282,934
(TISCO Bank Plc. : Thousand Baht 10,661,545)	
Loans to related parties	25,653
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,628,540
(TISCO Bank Plc. : as at 31 May 2019 Thousand Baht 37,198,168)	
(TISCO Bank Plc. : Capital adequacy ratio = 23.44 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,628,540
(TISCO Bank Plc. : as at 31 May 2019 Thousand Baht 37,198,168)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.44 percents)	
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	596,797
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	596,797

^{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 2019 (Quarterly) 7,690,939
(2.77 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 2019	Date of disclosure 30 April 2019
Information as of 31 December 2018	Information as of 31 December 2018

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