

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,131,211	Deposits	203,288,847
Interbank and money market items, net	28,927,845	Interbank and money market items, net	3,146,942
Claims on securities	-	Liabilities payable on demand	342,216
Derivatives assets	28,349	Liabilities to deliver securities	-
Investments - net	10,625,532	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,193)		Derivatives liabilities	1,602
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	21,816,919
Loans to customers, net	225,771,488	Bank's liabilities under acceptances	-
Accrued interest receivables	649,846	Other liabilities	8,178,667
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>236,775,193</u></b>
Properties foreclosed, net	34,928		
Premises and equipment, net	789,371	<b>Shareholders' equity</b>	
Other assets, net	2,279,445	Equity portion1/	11,758,701
		Other reserves	305,022
		Retained Earnings	21,399,099
		<b>Total Shareholders' equity</b>	<b><u>33,462,822</u></b>
<b>Total Assets</b>	<b><u>270,238,015</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>270,238,015</u></b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 June 2019 (Quarterly)	4,919,219
(1.81 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	4,958,050
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	10,683,501
Loans to related parties	301,947
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,260,066
(Capital adequacy ratio = 23.14 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,260,066
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.14 percents)	
Changes in assets and liabilities this quarter as of 31 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	579,581
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	579,581

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) 7,072,835  
(2.59 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 30 April 2019 Information as of 31 December 2018	Date of disclosure 30 April 2019 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. Sakchai Peechapat)

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(Mr. Chatri Chandrangam)

President

First Executive Vice President - Risk & Financial Control