

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,044,951	Deposits	207,531,261
Interbank and money market items, net	40,587,560	Interbank and money market items, net	4,939,915
Claims on securities	-	Liabilities payable on demand	271,030
Derivatives assets	9,672	Liabilities to deliver securities	-
Investments - net	8,750,566	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 997,059)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	801,966	Debts issued and Borrowings	24,916,919
Loans to customers, net	229,723,688	Bank's liabilities under acceptances	-
Accrued interest receivables	764,245	Other liabilities	15,356,675
Customers' liabilities under acceptances	-	Total Liabilities	253,015,800
Properites foreclosed, net	39,372		
Premises and equipment, net	2,952,827	Shareholders' equity	
Other assets, net	6,342,684	Equity portion ^{1/}	9,024,962
		Other reserves	1,785,487
		Retained Earnings	27,191,283
		Total Shareholders' equity	38,001,732
Total Assets	291,017,532	Total Liabilities and Shareholders' equity	291,017,532

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly)	4,679,767
(1.72 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	5,153,629
(TISCO Bank Plc. : Thousand Baht 4,520,790)	
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	11,248,956
(TISCO Bank Plc. : Thousand Baht 10,582,116)	
Loans to related parties	23,462
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,545,716
(TISCO Bank Plc. : as at 30 September 2019 Thousand Baht 37,179,826)	
(TISCO Bank Plc. : Capital adequacy ratio = 23.22 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,545,716
(TISCO Bank Plc. : as at 30 September 2019 Thousand Baht 37,179,826)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.22 percents)	
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	585,974
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	585,974

^{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 September 2019 (Quarterly) 6,658,427
(2.43 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 31 October 2019	Date of disclosure 31 October 2019
Information as of 30 June 2019	Information as of 30 June 2019

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