

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,102,557	Deposits	216,084,551
Interbank and money market items, net	45,300,141	Interbank and money market items, net	4,656,133
Claims on securities	-	Liabilities payable on demand	306,867
Derivatives assets	21,907	Liabilities to deliver securities	-
Investments - net	9,363,032	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,914,220)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	813,602	Debts issued and Borrowings	25,016,919
Loans to customers, net	232,649,237	Bank's liabilities under acceptances	-
Accrued interest receivables	746,263	Other liabilities	12,989,295
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>259,053,764</b>
Properites foreclosed, net	18,429		
Premises and equipment, net	2,984,152	<b>Shareholders' equity</b>	
Other assets, net	5,250,557	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,810,937
		Retained Earnings	28,360,214
		<b>Total Shareholders' equity</b>	<b>39,196,112</b>
<b>Total Assets</b>	<b>298,249,877</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>298,249,877</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2019 (Quarterly)	4,077,612
(1.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	5,007,096
(TISCO Bank Plc. : Thousand Baht 4,369,863)	
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	10,313,572
(TISCO Bank Plc. : Thousand Baht 9,675,931)	
Loans to related parties	22,366
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,647,491
(TISCO Bank Plc. : as at 30 November 2019 Thousand Baht 37,236,108 )	
(TISCO Bank Plc. : Capital adequacy ratio = 22.27 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	38,647,491
(TISCO Bank Plc. : as at 30 November 2019 Thousand Baht 37,236,108 )	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.27 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	558,533
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	558,533

<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 December 2019 (Quarterly) 5,839,471  
(2.05 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.

(Mr. Sakchai Peechapat)  
Chief Operating Officer

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