

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

**Summary Statement of Assets and Liabilities**

(has not been audited by a certified public accountant)

**As of 31 October 2020**

| Assets   | Thousand Baht      | Liabilities   | Thousand Baht      |
|--|--------------------|---|--------------------|
| Cash   | 1,089,982          | Deposits  | 196,051,494        |
| Interbank and money market items - net                         | 28,673,024         | Interbank and money market items                                    | 5,990,824          |
| Financial assets measured at fair value through profit or loss | 1,965,811          | Liability payable on demand   | 198,971            |
| Derivatives assets   | 18,239             | Financial liabilities measured at fair value through profit or loss | 0                  |
| Investments - net  | 12,911,026         | Derivatives Liabilities   | 0                  |
| Investments in subsidiaries and associates - net               | 840,814            | Debt issued and borrowings  | 12,846,919         |
| Loans to customers and accrued interest receivables - net      | 213,755,790        | Other liabilities   | 13,401,539         |
| Properties for sale - net                                      | 44,787             | <b>Total liabilities</b>  | <b>228,489,747</b> |
| Premises and equipment - net                                   | 2,928,609          |   |                    |
| Other assets - net   | 4,624,175          | <b>Shareholders' equity</b>   |                    |
|  |                    | Equity portion  | 9,024,962          |
|  |                    | Other reserves  | 1,832,219          |
|  |                    | Retained earnings   | 27,505,329         |
|  |                    | <b>Total shareholders' equity</b>                                   | <b>38,362,510</b>  |
| <b>Total assets</b>  | <b>266,852,257</b> | <b>Total liabilities and shareholders' equity</b>                   | <b>266,852,257</b> |

|   | Thousand Baht |
|---|---------------|
| Non-Performing Loans (gross) for the quarter ended 30 September 2020<br>(2.29 percent of total loans before deducting allowance for expected credit losses)   | 5,917,778     |
| Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2020<br>(TISCO Bank Plc. : Thousand Baht 10,749,955)  | 11,605,344    |
| Regulatory capital as at 30 September 2020<br>(TISCO Bank Plc. : as at 30 September 2020 Thousand Baht 37,445,177 )<br>(TISCO Bank Plc. : Capital adequacy ratio = 22.53 percents)  | 39,998,824    |
| Capital after deducting capital add-ons for loans to large exposures as at 30 September 2020<br>(TISCO Bank Plc. : as at 30 September 2020 Thousand Baht 37,445,177 )<br>(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.53 percents) | 39,998,824    |
| Changes in assets and liabilities during the quarter ended 31 October 2020 resulting from penalties for violation of<br>the Financial Institutions Business Act B.E. 2551 (2008), Section .....   | 0             |

**Channels for disclosure of information on capital requirement**

| For commercial banks<br>(under the Notification of the Bank of Thailand) |  | For financial business groups<br>(under the Notification of the Bank of Thailand) |   |
|--|--|---|---|
| Re: Disclosure Requirement on Capital Adequacy for Commercial Banks      |  | Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups      |   |
| Channel for disclosure   | Website of TISCO Bank Public Company Limited | Channel for disclosure  | Website of TISCO Financial Group Public Company Limited |
| Date of disclosure   | 31 October 2020                              | Date of disclosure  | 31 October 2020   |
| Information as of  | 30 June 2020                                 | Information as of   | 30 June 2020  |

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

.....  
(Mr. Suthas Ruangmanamongkol)  
Group Chief Executive

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