

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,188,931	Deposits	195,215,732
Interbank and money market items, net	53,089,353	Interbank and money market items, net	3,872,709
Claims on securities	-	Liabilities payable on demand	238,219
Derivatives assets	5,685	Liabilities to deliver securities	-
Investments - net	6,994,445	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 650,463)		Derivatives liabilities	10,653
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	49,716,919
Loans to customers, net	225,559,143	Bank's liabilities under acceptances	-
Accrued interest receivables	598,263	Other liabilities	11,323,219
Customers' liabilities under acceptances	-	Total Liabilities	260,377,451
Properties foreclosed, net	4,217		
Premises and equipment, net	787,066	Shareholders' equity	
Other assets, net	2,473,169	Equity portion1/	11,758,701
		Other reserves	302,662
		Retained Earnings	18,261,458
		Total Shareholders' equity	30,322,821
Total Assets	290,700,272	Total Liabilities and Shareholders' equity	290,700,272

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2018 (Quarterly)	4,245,086
(1.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	4,626,928
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	11,055,800
Loans to related parties	402,140
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,842,111
(Capital adequacy ratio = 22.91 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	35,842,111
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.91 percents)	
Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,105,623
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,105,623

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 31 December 2018 (Quarterly) 6,309,062
(2.20 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 19 October 2018 Information as of 30 June 2018	Date of disclosure 19 October 2018 Information as of 30 June 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: Chief Financial Officer