

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 28 February 2019**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,386,541	Deposits	207,285,851
Interbank and money market items, net	56,765,612	Interbank and money market items, net	3,185,420
Claims on securities	-	Liabilities payable on demand	239,749
Derivatives assets	21,282	Liabilities to deliver securities	-
Investments - net	7,843,090	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,176)		Derivatives liabilities	8,019
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	44,716,919
Loans to customers, net	224,375,842	Bank's liabilities under acceptances	-
Accrued interest receivables	570,760	Other liabilities	7,702,244
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>263,138,202</b>
Properties foreclosed, net	59,016		
Premises and equipment, net	783,442	<b>Shareholders' equity</b>	
Other assets, net	2,462,819	Equity portion1/	11,758,701
		Other reserves	303,828
		Retained Earnings	19,067,673
		<b>Total Shareholders' equity</b>	<b>31,130,202</b>
<b>Total Assets</b>	<b>294,268,404</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>294,268,404</b>

	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	352,096
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,850,392
(Capital adequacy ratio = 22.74 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	35,850,392
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.74 percents)	
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	644,207
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	644,207

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	Date of disclosure 19 October 2018
Information as of 30 June 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 - Risk & Financial Control