

TISCO BANK PUBLIC COMPANY LIMITED
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	1,041,514	Deposits	210,260,121
Interbank and money market items, net	39,565,220	Interbank and money market items, net	4,757,460
Claims on securities	-	Liabilities payable on demand	271,030
Derivatives assets	9,672	Liabilities to deliver securities	-
Investments - net	7,180,820	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 997,059)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,716,919
Loans to customers, net	225,724,132	Bank's liabilities under acceptances	-
Accrued interest receivables	715,271	Other liabilities	8,569,101
Customers' liabilities under acceptances	-	Total Liabilities	242,574,631
Properties foreclosed, net	31,387		
Premises and equipment, net	783,088	Shareholders' equity	
Other assets, net	2,308,986	Equity portion ^{1/}	11,758,701
		Other reserves	304,062
		Retained Earnings	22,722,696
		Total Shareholders' equity	34,785,459
Total Assets	277,360,090	Total Liabilities and Shareholders' equity	277,360,090

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly)	4,366,105
(1.63 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	4,520,790
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	10,582,116
Loans to related parties	301,889
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,197,205
(Capital adequacy ratio = 23.00 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,197,205
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.00 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) 6,010,864
(2.23 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 Limited
Date of disclosure 31 October 2019 Information as of 30 June 2019	Date of disclosure 31 October 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)

.....
(Ms. Chutintorn Vigasi)

President

Head of Corporate Accounting