

TISCO BANK PUBLIC COMPANY LIMITED
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	1,099,247	Deposits	218,433,146
Interbank and money market items, net	44,049,590	Interbank and money market items, net	3,831,925
Claims on securities	-	Liabilities payable on demand	306,867
Derivatives assets	21,907	Liabilities to deliver securities	-
Investments - net	7,671,893	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	-	Debts issued and Borrowings	18,716,919
Loans to customers, net	228,084,016	Bank's liabilities under acceptances	-
Accrued interest receivables	1,106,977	Other liabilities	12,696,437
Customers' liabilities under acceptances	-	Total Liabilities	253,985,294
Properties foreclosed, net	13,703		
Premises and equipment, net	792,039	Shareholders' equity	
Other assets, net	2,448,929	Equity portion1/	11,758,701
		Other reserves	304,899
		Retained Earnings	19,239,407
		Total Shareholders' equity	31,303,007
Total Assets	285,288,301	Total Liabilities and Shareholders' equity	285,288,301

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2019 (Quarterly)	3,843,877
(1.38 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	4,367,578
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	10,081,458
Loans to related parties	1,846
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,217,137
(Capital adequacy ratio = 22.10 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,217,137
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.10 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

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 2019 (Quarterly) 5,291,786
(1.89 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 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.

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(Mr. Sakchai Peechapat)

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(Mr. Chatri Chandrangam)

President

First Executive Vice President - Risk & Financial Control