

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 December 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,220,207	Deposits	203,472,825
Interbank and money market items - net	38,212,028	Interbank and money market items	5,807,646
Financial assets measured at fair value through profit or loss	2,173,020	Liability payable on demand	1,284,765
Derivatives assets	62,095	Financial liabilities measured at fair value through profit or loss	0
Investments - net	9,953,256	Derivatives Liabilities	0
Investments in subsidiaries and associates - net	804,925	Debt issued and borrowings	12,825,919
Loans to customers and accrued interest receivables - net	214,887,985	Other liabilities	12,589,978
Properties for sale - net	29,671	Total liabilities	235,981,133
Premises and equipment - net	2,921,739		
Other assets - net	5,178,286	Shareholders' equity	
		Equity portion	9,024,962
		Other reserves	1,837,917
		Retained earnings	28,599,200
		Total shareholders' equity	39,462,079
Total assets	275,443,212	Total liabilities and shareholders' equity	275,443,212

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2020 (2.18 percent of total loans before deducting allowance for expected credit losses)	5,618,485
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2020 (TISCO Bank Plc. : Thousand Baht 10,938,183)	11,825,544
Regulatory capital as at 30 November 2020 (TISCO Bank Plc. : as at 30 November 2020 Thousand Baht 38,730,239) (TISCO Bank Plc. : Capital adequacy ratio = 22.99 percents)	40,916,209
Capital after deducting capital add-ons for loans to large exposures as at 30 November 2020 (TISCO Bank Plc. : as at 30 November 2020 Thousand Baht 38,730,239) (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.99 percents)	40,916,209
Changes in assets and liabilities during the quarter ended 31 December 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section	0

Channels for disclosure of information on capital requirement

For commercial banks (under the Notification of the Bank of Thailand)		For financial business groups (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.

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(Mr. Suthas Ruangmanamongkol)
Group Chief Executive

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