

**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 30 September 2022**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	979,795	Deposits	182,539,753
Interbank and money market items - net	34,336,660	Interbank and money market items	4,457,811
Financial assets measured at fair value through profit or loss	2,110,072	Liability payable on demand	268,856
Derivatives assets	-	Financial liabilities measured at fair value through profit or loss	0
Investments - net	6,211,760	Derivatives Liabilities	155,448
Investments in subsidiaries and associates - net	859,957	Debt issued and borrowings	15,136,919
Loans to customers and accrued interest receivables - net	203,871,622	Other liabilities	12,356,383
Properties for sale - net	97,648	<b>Total liabilities</b>	<b>214,915,170</b>
Premises and equipment - net	2,778,328	<b>Shareholders' equity</b>	
Other assets - net	4,692,802	Equity portion	9,024,962
		Other reserves	1,822,491
		Retained earnings	30,176,021
		<b>Total shareholders' equity</b>	<b>41,023,474</b>
<b>Total assets</b>	<b>255,938,644</b>	<b>Total liabilities and shareholders' equity</b>	<b>255,938,644</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022 (1.82 percent of total loans before deducting allowance for expected credit losses)	4,441,558
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022 (TISCO Bank Plc. : Thousand Baht 10,033,465)	11,014,674
Regulatory capital as at 31 August 2022 (TISCO Bank Plc. : as at 31 August 2022 Thousand Baht 40,207,440 ) (TISCO Bank Plc. : Capital adequacy ratio = 24.78 percents)	39,517,287
Capital after deducting capital add-ons for loans to large exposures as at 31 August 2022 (TISCO Bank Plc. : as at 31 August 2022 Thousand Baht 40,207,440 ) (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 24.78 percents)	39,517,287
Changes in assets and liabilities during the quarter ended 30 September 2022 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	30 April 2022	Date of disclosure	30 April 2022
Information as of	31 December 2021	Information as of	31 December 2021

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

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(Mr. Sakchai Peechapat)  
Group Chief Executive

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