

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 November 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,036,437	Deposits	156,598,593
Interbank and money market items, net	34,453,713	Interbank and money market items, net	5,124,717
Claims on securities	-	Liabilities payable on demand	260,647
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,871)	7,283,201	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	386,030	Derivatives liabilities	36,989
Loans to customers, net	217,503,550	Debts issued and Borrowings	65,521,919
Accrued interest receivables	575,792	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	11,940,105
Properites foreclosed, net	84,280	Total Liabilities	239,482,970
Premises and equipment, net	2,644,450	Shareholders' equity	
Other assets, net	6,401,618	Equity portion ^{1/}	9,024,962
		Other reserves	1,469,037
		Retained Earnings	20,392,102
		Total Shareholders' equity	30,886,101
Total Assets	270,369,071	Total Liabilities and Shareholders' equity	270,369,071

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2016 (Quarterly) (1.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,488,286
Required provisioning for loan loss, as of 30 September 2016 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,496,682)	4,999,422
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly) (TISCO Bank Plc. : Thousand Baht 6,852,770)	7,355,509
Loans to related parties	19,763
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 31 October 2016 Thousand Baht 33,971,131) (TISCO Bank Plc. : Capital adequacy ratio = 19.51 percents)	34,285,334
Regulatory capital after deducting capital add-on arising from Single Lending Limit (TISCO Bank Plc. : as at 31 October 2016 Thousand Baht 33,971,131) (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.51 percents)	34,285,334
Changes in assets and liabilities this quarter as of 30 November 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	740,655
Avals to bills and guarantees of loans	9,125
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	731,530

^{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 2016 (Quarterly) 6,886,305
(2.70 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 TISCO Bank	Location of disclosure Website of the Company
Date of disclosure 31 October 2016	Date of disclosure 31 October 2016
Information as of 30 June 2016	Information as of 30 June 2016

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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