

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,221,345	Deposits	153,633,509
Interbank and money market items, net	33,248,831	Interbank and money market items, net	4,653,831
Claims on securities	-	Liabilities payable on demand	256,622
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	6,412,677	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,858)		Derivatives liabilities	35,872
Investments in subsidiaries and associates, net	448,788	Debts issued and Borrowings	64,283,919
Loans to customers, net	214,582,677	Bank's liabilities under acceptances	-
Accrued interest receivables	539,946	Other liabilities	9,655,924
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>232,519,677</b>
Properites foreclosed, net	64,260		
Premises and equipment, net	2,638,421	<b>Shareholders' equity</b>	
Other assets, net	5,197,522	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,488,264
		Retained Earnings	21,321,564
		<b>Total Shareholders' equity</b>	<b>31,834,790</b>
<b>Total Assets</b>	<b>264,354,467</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>264,354,467</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2016 (Quarterly)	3,912,593
(1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	4,825,425
(TISCO Bank Plc. : Thousand Baht 4,345,321)	
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	7,983,638
(TISCO Bank Plc. : Thousand Baht 7,503,534)	
Loans to related parties	18,371
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	34,573,245
(TISCO Bank Plc. : as at 31 December 2016 Thousand Baht 34,541,121)	
(TISCO Bank Plc. : Capital adequacy ratio = 19.60 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	34,573,245
(TISCO Bank Plc. : as at 31 December 2016 Thousand Baht 34,541,121)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.60 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	996,882
Avals to bills and guarantees of loans	268,042
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	728,840

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2016 (Quarterly) 5,710,142  
(2.20 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)  
Chairperson of the Executive Board

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