

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,141,990	Deposits	154,576,127
Interbank and money market items, net	37,502,140	Interbank and money market items, net	4,642,301
Claims on securities	-	Liabilities payable on demand	192,464
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,812,787	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,869)		Derivatives liabilities	34,420
Investments in subsidiaries and associates, net	458,721	Debts issued and Borrowings	66,202,919
Loans to customers, net	212,490,134	Bank's liabilities under acceptances	-
Accrued interest receivables	556,266	Other liabilities	9,422,765
Customers' liabilities under acceptances	-	Total Liabilities	235,070,996
Properites foreclosed, net	82,639		
Premises and equipment, net	2,628,813	Shareholders' equity	
Other assets, net	4,734,636	Equity portion ^{1/}	9,024,962
		Other reserves	1,518,944
		Retained Earnings	21,793,224
		Total Shareholders' equity	32,337,130
Total Assets	267,408,126	Total Liabilities and Shareholders' equity	267,408,126

	Thousand Baht
Non-Performing Loan ^{2/} (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	18,084
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,488,236
(TISCO Bank Plc. : as at 31 January 2017 Thousand Baht 34,363,593)	
(TISCO Bank Plc. : Capital adequacy ratio = 19.76 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	35,488,236
(TISCO Bank Plc. : as at 31 January 2017 Thousand Baht 34,363,593)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.76 percents)	
Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,097,482
Avals to bills and guarantees of loans	268,042
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	829,440

^{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 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.

.....
(Mr. Suthas Ruangmanamongkol)
Group Chief Executive

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