

TISCO BANK PUBLIC COMPANY LIMITED
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	1,220,171	Deposits	154,230,015
Interbank and money market items, net	31,970,944	Interbank and money market items, net	4,836,780
Claims on securities	-	Liabilities payable on demand	256,622
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,858)	4,806,783	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	35,872
Loans to customers, net	211,660,128	Debts issued and Borrowings	60,353,919
Accrued interest receivables	503,587	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	5,127,685
Properties foreclosed, net	62,225	Total Liabilities	<u>224,840,893</u>
Premises and equipment, net	661,985	Shareholders' equity	
Other assets, net	1,726,735	Equity portion1/	11,758,701
		Other reserves	227,258
		Retained Earnings	15,785,706
		Total Shareholders' equity	<u>27,771,665</u>
Total Assets	<u>252,612,558</u>	Total Liabilities and Shareholders' equity	<u>252,612,558</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2016 (Quarterly) (1.41 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	3,607,670
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	4,345,321
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	7,503,534
Loans to related parties	303,688
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 19.76 percents)	34,363,593
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.76 percents)	34,363,593
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

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) 5,120,989
(2.00 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
Date of disclosure 31 October 2016 Information as of 30 June 2015	Date of disclosure 31 October 2016 Information as of 30 June 2015

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

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(Mr. Suthas Ruangmanamongkol)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer