

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,324,808	Deposits	180,803,844
Interbank and money market items, net	44,647,149	Interbank and money market items, net	4,017,507
Claims on securities	-	Liabilities payable on demand	431,361
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,547,143	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 775,547)		Derivatives liabilities	29,815
Investments in subsidiaries and associates, net	590,418	Debts issued and Borrowings	71,078,619
Loans to customers, net	239,912,693	Bank's liabilities under acceptances	-
Accrued interest receivables	715,653	Other liabilities	12,342,717
Customers' liabilities under acceptances	-	Total Liabilities	268,703,863
Properites foreclosed, net	5,274		
Premises and equipment, net	2,653,195	Shareholders' equity	
Other assets, net	6,039,295	Equity portion ^{1/}	9,024,962
		Other reserves	1,653,202
		Retained Earnings	24,053,601
		Total Shareholders' equity	34,731,765
Total Assets	303,435,628	Total Liabilities and Shareholders' equity	303,435,628

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2017 (Quarterly)	4,024,124
(1.39 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	5,202,488
(TISCO Bank Plc. : Thousand Baht 4,572,397)	
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	11,482,953
(TISCO Bank Plc. : Thousand Baht 10,739,135)	
Loans to related parties	15,818
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,273,733
(TISCO Bank Plc. : as at 30 November 2017 Thousand Baht 36,874,511)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.38 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,273,733
(TISCO Bank Plc. : as at 30 November 2017 Thousand Baht 36,874,511)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.38 percents)	
Changes in assets and liabilities this quarter as of 31 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,203,191
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,203,191

^{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 2017 (Quarterly) 5,829,352
(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 TISCO Bank	Location of disclosure Website of the Company
Date of disclosure 31 October 2017	Date of disclosure 31 October 2017
Information as of 30 June 2017	Information as of 30 June 2017

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