

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,184,063	Deposits	180,687,215
Interbank and money market items, net	44,182,415	Interbank and money market items, net	3,545,862
Claims on securities	-	Liabilities payable on demand	364,816
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,015,524	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,892)		Derivatives liabilities	30,750
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	65,116,919
Loans to customers, net	231,699,807	Bank's liabilities under acceptances	-
Accrued interest receivables	656,037	Other liabilities	6,705,453
Customers' liabilities under acceptances	-	Total Liabilities	256,451,015
Properties foreclosed, net	19,965		
Premises and equipment, net	670,257	Shareholders' equity	
Other assets, net	2,247,045	Equity portion1/	11,758,701
		Other reserves	221,573
		Retained Earnings	17,243,824
		Total Shareholders' equity	29,224,098
Total Assets	285,675,113	Total Liabilities and Shareholders' equity	285,675,113

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2017 (Quarterly)	3,753,338
(1.32 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	4,572,629
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	10,712,295
Loans to related parties	302,594
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	35,244,042
(Capital adequacy ratio = 21.26 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	35,244,042
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.26 percents)	
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,144,054
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,144,054

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) 5,300,679
(1.85 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 2017 Information as of 30 June 2017	Date of disclosure 31 October 2017 Information as of 30 June 2017

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

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(Mr. Sakchai Peechapat)

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(Mr. Chatri Chandrangam)

President

First Executive Vice President: Chief Financial Officer