

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 30 November 2016**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,035,358	Deposits	157,423,473
Interbank and money market items, net	33,521,263	Interbank and money market items, net	5,378,733
Claims on securities	-	Liabilities payable on demand	260,647
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,543,963	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,871)		Derivatives liabilities	36,989
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	59,491,919
Loans to customers, net	214,499,892	Bank's liabilities under acceptances	-
Accrued interest receivables	538,739	Other liabilities	5,776,204
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>228,367,965</u></b>
Properties foreclosed, net	77,525		
Premises and equipment, net	664,811	<b>Shareholders' equity</b>	
Other assets, net	1,660,650	Equity portion1/	11,758,701
		Other reserves	226,697
		Retained Earnings	17,188,838
		<b>Total Shareholders' equity</b>	<b><u>29,174,236</u></b>
<b>Total Assets</b>	<b><u>257,542,201</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>257,542,201</u></b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 September 2016 (Quarterly)	4,163,244
(1.67 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	4,496,682
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	6,852,770
Loans to related parties	304,105
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	34,239,906
(Capital adequacy ratio = 19.68 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	34,239,906
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.68 percents)	
Changes in assets and liabilities this quarter as of 30 November 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	740,655
Avals to bills and guarantees of loans	9,125
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	731,530

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 30 September 2016 (Quarterly) 6,256,547  
(2.49 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks)	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	Date of disclosure 31 October 2016
Information as of 30 June 2015	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