

TISCO BANK PUBLIC COMPANY LIMITED
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	1,140,899	Deposits	155,114,089
Interbank and money market items, net	36,236,268	Interbank and money market items, net	4,822,317
Claims on securities	-	Liabilities payable on demand	192,464
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,869)	6,103,946	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	34,420
Loans to customers, net	209,590,751	Debts issued and Borrowings	62,402,919
Accrued interest receivables	519,075	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	5,300,660
Properties foreclosed, net	79,666	Total Liabilities	<u>227,866,869</u>
Premises and equipment, net	656,774	Shareholders' equity	
Other assets, net	1,667,579	Equity portion1/ Other reserves	11,758,701
		Retained Earnings	226,926
		Total Shareholders' equity	<u>16,142,462</u>
Total Assets	<u>255,994,958</u>	Total Liabilities and Shareholders' equity	<u>227,866,869</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	303,602
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 19.88 percents)	34,378,699
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 = 19.88 percents)	34,378,699
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) 5,120,989
(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 2016	Date of disclosure 31 October 2016 Information as of 30 June 2016

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