

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,384,082	Deposits	179,232,932
Interbank and money market items, net	42,578,448	Interbank and money market items, net	3,704,789
Claims on securities	-	Liabilities payable on demand	404,545
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	8,023,597	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,888)		Derivatives liabilities	29,992
Investments in subsidiaries and associates, net	748,355	Debts issued and Borrowings	67,361,919
Loans to customers, net	237,053,381	Bank's liabilities under acceptances	-
Accrued interest receivables	676,617	Other liabilities	13,465,547
Customers' liabilities under acceptances	-	Total Liabilities	264,199,724
Properites foreclosed, net	60,534		
Premises and equipment, net	2,626,569	Shareholders' equity	
Other assets, net	6,924,598	Equity portion ^{1/}	9,024,962
		Other reserves	1,677,700
		Retained Earnings	25,173,795
		Total Shareholders' equity	35,876,457
Total Assets	300,076,181	Total Liabilities and Shareholders' equity	300,076,181

	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)	5,202,720
(TISCO Bank Plc. : Thousand Baht 4,572,629)	
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	11,456,113
(TISCO Bank Plc. : Thousand Baht 10,712,295)	
Loans to related parties	13,470
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,049,900
(TISCO Bank Plc. : as at 31 January 2018 Thousand Baht 35,244,042)	
(TISCO Bank Plc. : Capital adequacy ratio = 21.26 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,049,900
(TISCO Bank Plc. : as at 31 January 2018 Thousand Baht 35,244,042)	
(TISCO Bank Plc. : 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 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,137,142
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,137,142

^{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.

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(Mr. Suthas Ruangmanamongkol)
Group Chief Executive

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(Mr. Chatri Chandrangam)
First Executive Vice President
Chief Financial Officer