

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,147,552	Deposits	158,456,391
Interbank and money market items, net	31,073,787	Interbank and money market items, net	6,596,831
Claims on securities	-	Liabilities payable on demand	335,264
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,518,523	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,909)		Derivatives liabilities	41,098
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	55,993,919
Loans to customers, net	214,929,644	Bank's liabilities under acceptances	-
Accrued interest receivables	531,904	Other liabilities	5,346,516
Customers' liabilities under acceptances	-	Total Liabilities	226,770,019
Properties foreclosed, net	29,769		
Premises and equipment, net	664,833	Shareholders' equity	
Other assets, net	1,752,494	Equity portion1/	11,758,701
		Other reserves	228,415
		Retained Earnings	16,891,371
		Total Shareholders' equity	28,878,487
Total Assets	255,648,506	Total Liabilities and Shareholders' equity	255,648,506

	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	304,200
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	33,971,131
(Capital adequacy ratio = 19.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	33,971,131
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.51 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	697,935
Avals to bills and guarantees of loans	11,233
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	686,702

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 (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 2015	Date of disclosure 31 October 2016 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