

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,323,261	Deposits	175,565,365
Interbank and money market items, net	44,179,296	Interbank and money market items, net	3,680,217
Claims on securities	-	Liabilities payable on demand	297,018
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,576,193	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,894)		Derivatives liabilities	30,563
Investments in subsidiaries and associates, net	554,365	Debts issued and Borrowings	71,308,619
Loans to customers, net	239,028,433	Bank's liabilities under acceptances	-
Accrued interest receivables	750,962	Other liabilities	16,958,802
Customers' liabilities under acceptances	-	Total Liabilities	267,840,584
Properites foreclosed, net	8,879		
Premises and equipment, net	2,645,379	Shareholders' equity	
Other assets, net	5,527,650	Equity portion ^{1/}	9,024,962
		Other reserves	1,637,549
		Retained Earnings	23,091,323
		Total Shareholders' equity	33,753,834
Total Assets	301,594,418	Total Liabilities and Shareholders' equity	301,594,418

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly)	3,376,232
(1.39 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	4,688,592
(TISCO Bank Plc. : Thousand Baht 4,247,931)	
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	9,363,386
(TISCO Bank Plc. : Thousand Baht 8,821,128)	
Loans to related parties	16,469
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,846,895
(TISCO Bank Plc. : as at 30 September 2017 Thousand Baht 35,994,393)	
(TISCO Bank Plc. : Capital adequacy ratio = 20.44 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,846,895
(TISCO Bank Plc. : as at 30 September 2017 Thousand Baht 35,994,393)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.44 percents)	
Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,235,008
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,235,008

^{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 2017 (Quarterly) 5,029,863
(2.05 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p>For Commercial Bank (under the Notification of the Bank of Thailand) Re: Public disclosure of Capital Maintenance for Commercial Banks Location of disclosure Website of TISCO Bank Date of disclosure 31 October 2017 Information as of 30 June 2017</p>	<p>For Financial Group (under the Notification of the Bank of Thailand) Re: Consolidated Supervision Location of disclosure Website of the Company Date of disclosure 31 October 2017 Information as of 30 June 2017</p>
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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