

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,270,180	Deposits	154,965,284
Interbank and money market items, net	46,796,060	Interbank and money market items, net	3,825,102
Claims on securities	-	Liabilities payable on demand	295,002
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,695,324	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,903)		Derivatives liabilities	31,169
Investments in subsidiaries and associates, net	541,366	Debts issued and Borrowings	67,556,119
Loans to customers, net	205,675,102	Bank's liabilities under acceptances	-
Accrued interest receivables	540,741	Other liabilities	10,877,172
Customers' liabilities under acceptances	-	Total Liabilities	237,549,848
Properties foreclosed, net	20,206		
Premises and equipment, net	2,625,628	Shareholders' equity	
Other assets, net	5,540,961	Equity portion ^{1/}	9,024,962
		Other reserves	1,593,853
		Retained Earnings	22,536,905
		Total Shareholders' equity	33,155,720
Total Assets	270,705,568	Total Liabilities and Shareholders' equity	270,705,568

	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	16,743
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	36,706,621
(TISCO Bank Plc. : as at 31 August 2017 Thousand Baht 35,989,353)	
(TISCO Bank Plc. : Capital adequacy ratio = 20.77 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	36,706,621
(TISCO Bank Plc. : as at 31 August 2017 Thousand Baht 35,989,353)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.77 percents)	
Changes in assets and liabilities this quarter as of 30 September 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	753,197
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	753,197

^{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 28 April 2017 Information as of 31 December 2016</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 28 April 2017 Information as of 31 December 2016</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