

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,371,655	Deposits	170,333,068
Interbank and money market items, net	36,178,645	Interbank and money market items, net	3,772,035
Claims on securities	-	Liabilities payable on demand	590,290
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	8,181,392	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,212)		Derivatives liabilities	25,285
Investments in subsidiaries and associates, net	731,095	Debts issued and Borrowings	63,402,919
Loans to customers, net	227,647,676	Bank's liabilities under acceptances	-
Accrued interest receivables	675,121	Other liabilities	16,657,452
Customers' liabilities under acceptances	-	Total Liabilities	254,781,049
Properties foreclosed, net	48,862		
Premises and equipment, net	2,600,475	Shareholders' equity	
Other assets, net	10,385,570	Equity portion ^{1/}	9,024,962
		Other reserves	1,640,639
		Retained Earnings	22,373,841
		Total Shareholders' equity	33,039,442
Total Assets	287,820,491	Total Liabilities and Shareholders' equity	287,820,491

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2018 (Quarterly)	3,653,432
(1.31 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	5,120,459
(TISCO Bank Plc. : Thousand Baht 4,668,755)	
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	11,425,214
(TISCO Bank Plc. : Thousand Baht 10,854,570)	
Loans to related parties	19,346
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	37,318,565
(TISCO Bank Plc. : as at 31 March 2018 Thousand Baht 35,129,302)	
(TISCO Bank Plc. : Capital adequacy ratio = 21.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	37,318,565
(TISCO Bank Plc. : as at 31 March 2018 Thousand Baht 35,129,302)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.51 percents)	
Changes in assets and liabilities this quarter as of 30 April 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,179,621
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	1,179,621

^{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 March 2018 (Quarterly) 5,638,978
(2.00 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p align="center">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2018 Information as of 31 December 2017</p>	<p align="center">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2018 Information as of 31 December 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