TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

As of 31 December 2015

<table>
<thead>
<tr>
<th>Assets</th>
<th>Thousand Baht</th>
<th>Liabilities</th>
<th>Thousand Baht</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>1,101,291</td>
<td>Deposits</td>
<td>158,125,178</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>31,162,645</td>
<td>Interbank and money market items, net</td>
<td>10,249,072</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>-</td>
<td>Liabilities payable on demand</td>
<td>356,335</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>-</td>
<td>Liabilities to deliver securities</td>
<td>-</td>
</tr>
<tr>
<td>Investments</td>
<td>-</td>
<td>Derivatives liabilities</td>
<td>-</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 1,775)</td>
<td>8,332,419</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>41,898</td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>284,107</td>
<td>Debts issued and Borrowings</td>
<td>74,518,919</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>232,099,567</td>
<td>Bank's liabilities under acceptances</td>
<td>-</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>542,488</td>
<td>Other liabilities</td>
<td>8,807,949</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td>-</td>
<td>Total Liabilities</td>
<td>252,099,351</td>
</tr>
<tr>
<td>Properites foreclosed, net</td>
<td>47,390</td>
<td>Shareholders' equity</td>
<td>-</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>2,633,339</td>
<td>1/ Shareholders' equity</td>
<td>9,024,962</td>
</tr>
<tr>
<td>Other assets, net</td>
<td>4,098,434</td>
<td>Equity portion1/1/</td>
<td>1,381,775</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other reserves</td>
<td>17,787,591</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total Shareholders' equity</td>
<td>28,194,328</td>
</tr>
<tr>
<td>Total Assets</td>
<td>280,293,679</td>
<td>Total Liabilities and Shareholders' equity</td>
<td>280,293,679</td>
</tr>
</tbody>
</table>

Non-Performing Loan2/ (net) as of 31 December 2015 (Quarterly) 5,101,312
(1.94 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)
Required provisioning for loan loss, as of 31 December 2015 (Quarterly) 5,017,332
(TISCO Bank Plc. : Thousand Baht 4,422,552)
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly) 6,168,270 (TISCO Bank Plc. : Thousand Baht 5,573,490)
Loans to related parties 29,228
Loans to related asset management companies -
Loans to related parties due to debt restructuring -
Regulatory capital 30,587,773 (TISCO Bank Plc. : as at 30 November 2015 Thousand Baht 30,743,682)
(TISCO Bank Plc. : Capital adequacy ratio = 17.94 percents)
Regulatory capital after deducting capital add-on arising from Single Lending Limit 30,587,773
(TISCO Bank Plc. : as at 30 November 2015 Thousand Baht 30,743,682)
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.94 percents)
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . -
Contingent liabilities 1,136,655
Avals to bills and guarantees of loans 414,867
Liabilities under unmatured import bills -
Letters of credit -
Other contingencies 721,788

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 2015 (Quarterly) 7,700,834
(2.90 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)
Location of disclosure Website of TISCO Bank
Date of disclosure 30 October 2015
Information as of 30 June 2015

For Financial Group
(under the Notification of the Bank of Thailand
Re: Consolidated Supervision)
Location of disclosure Website of the Company
Date of disclosure 30 October 2015
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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(Mrs. Oranuch Apisaksirikul) (Mr. Chatri Chandrangam)
Group Chief Executive, TISCO Group Executive Vice President
Chief Financial Officer