# TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

## Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

**As of 29 February 2016**

<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>1,156,126</td>
<td>Deposits</td>
<td>158,326,942</td>
</tr>
<tr>
<td>Interbank and money market items, net</td>
<td>43,826,500</td>
<td>Interbank and money market items, net</td>
<td>12,482,412</td>
</tr>
<tr>
<td>Claims on securities</td>
<td>-</td>
<td>Liabilities payable on demand</td>
<td>371,505</td>
</tr>
<tr>
<td>Derivatives assets</td>
<td>-</td>
<td>Liabilities to deliver securities</td>
<td>-</td>
</tr>
<tr>
<td>Investments - net</td>
<td>6,371,819</td>
<td>Financial liabilities designated at fair value through profit or loss</td>
<td>46,568</td>
</tr>
<tr>
<td>(with obligations Thousand Baht 1,765)</td>
<td></td>
<td>Derivatives liabilities</td>
<td>-</td>
</tr>
<tr>
<td>Investments in subsidiaries and associates, net</td>
<td>300,069</td>
<td>Debts issued and Borrowings</td>
<td>78,837,919</td>
</tr>
<tr>
<td>Loans to customers, net</td>
<td>228,278,257</td>
<td>Bank's liabilities under acceptances</td>
<td>-</td>
</tr>
<tr>
<td>Accrued interest receivables</td>
<td>552,595</td>
<td>Other liabilities</td>
<td>7,972,277</td>
</tr>
<tr>
<td>Customers' liabilities under acceptances</td>
<td></td>
<td>Total Liabilities</td>
<td>258,037,623</td>
</tr>
<tr>
<td>Properties foreclosed, net</td>
<td>85,600</td>
<td>Total Liabilities</td>
<td>258,037,623</td>
</tr>
<tr>
<td>Premises and equipment, net</td>
<td>2,605,334</td>
<td>Total Liabilities</td>
<td>258,037,623</td>
</tr>
<tr>
<td>Other assets, net</td>
<td>3,835,662</td>
<td>Shareholders' equity</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Equity portion¹</td>
<td>9,024,962</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other reserves</td>
<td>1,337,246</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Retained Earnings</td>
<td>18,612,131</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total Shareholders' equity</td>
<td>287,011,962</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>287,011,962</td>
<td><strong>Total Liabilities and Shareholders' equity</strong></td>
<td>287,011,962</td>
</tr>
</tbody>
</table>

### Non-Performing Loan

- **Non-Performing Loan**² (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 27,313
  - Loans to related asset management companies -
  - Loans to related parties due to debt restructuring -
  - Regulatory capital 30,111,410
    - (TISCO Bank Plc. : as at 31 January 2016 Thousand Baht 30,616,884)
    - (TISCO Bank Plc. : Capital adequacy ratio = 17.59 percents)
  - Regulatory capital after deducting capital add-on arising from Single Lending Limit 30,111,410
  - (TISCO Bank Plc. : as at 31 January 2016 Thousand Baht 30,616,884)
  - (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.59 percents)
  - Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . . -
  - Contingent liabilities 1,170,553
    - Avals to bills and guarantees of loans 414,867
    - Liabilities under unmatured import bills -
    - Letters of credit -
    - Other contingencies 755,686

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

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mrs. Oranuch Apisaksirikul)

Group Chief Executive, TISCO Group

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**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.

(Mr. Chatri Chandrangam)

Executive Vice President Chief Financial Officer