

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,247,381	Deposits	159,322,519
Interbank and money market items, net	35,763,067	Interbank and money market items, net	9,859,765
Claims on securities	-	Liabilities payable on demand	403,617
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	6,516,047	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,770)		Derivatives liabilities	48,872
Investments in subsidiaries and associates, net	292,323	Debts issued and Borrowings	75,047,919
Loans to customers, net	230,013,299	Bank's liabilities under acceptances	-
Accrued interest receivables	569,581	Other liabilities	8,639,921
Customers' liabilities under acceptances	-	Total Liabilities	253,322,613
Properites foreclosed, net	67,271		
Premises and equipment, net	2,634,848	Shareholders' equity	
Other assets, net	4,773,550	Equity portion ^{1/}	9,024,962
		Other reserves	1,325,081
		Retained Earnings	18,204,710
		Total Shareholders' equity	28,554,753
Total Assets	281,877,366	Total Liabilities and Shareholders' equity	281,877,366

	Thousand Baht
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	27,963
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,537,560
(TISCO Bank Plc. : as at 31 December 2015 Thousand Baht 30,901,038)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.01 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,537,560
(TISCO Bank Plc. : as at 31 December 2015 Thousand Baht 30,901,038)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.01 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,147,709
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	732,842

^{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

<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 October 2015 Information as of 30 June 2015</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 October 2015 Information as of 30 June 2015</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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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(Mr. Chatri Chandrangam)
Executive Vice President
Chief Financial Officer