

**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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,156,126	Deposits	158,326,942
Interbank and money market items, net	43,826,500	Interbank and money market items, net	12,482,412
Claims on securities	-	Liabilities payable on demand	371,505
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,765)	6,371,819	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	300,069	Derivatives liabilities	46,568
Loans to customers, net	228,278,257	Debts issued and Borrowings	78,837,919
Accrued interest receivables	552,595	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	7,972,277
Properites foreclosed, net	85,600	<b>Total Liabilities</b>	<b>258,037,623</b>
Premises and equipment, net	2,605,334	<b>Shareholders' equity</b>	
Other assets, net	3,835,662	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,337,246
		Retained Earnings	18,612,131
		<b>Total Shareholders' equity</b>	<b>28,974,339</b>
<b>Total Assets</b>	<b>287,011,962</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>287,011,962</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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

<sup>1/</sup> 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

<sup>2/</sup> 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)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure Website of TISCO Bank	Location of disclosure Website of the Company
Date of disclosure 30 October 2015	Date of disclosure 30 October 2015
Information as of 30 June 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)  
Group Chief Executive, TISCO Group

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