

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 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,025,163	Deposits	153,044,000
Interbank and money market items, net	42,635,706	Interbank and money market items, net	13,182,573
Claims on securities	-	Liabilities payable on demand	332,396
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	6,753,405	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,754)		Derivatives liabilities	47,185
Investments in subsidiaries and associates, net	333,692	Debts issued and Borrowings	76,386,919
Loans to customers, net	223,904,817	Bank's liabilities under acceptances	-
Accrued interest receivables	547,765	Other liabilities	13,618,767
Customers' liabilities under acceptances	-	Total Liabilities	256,611,840
Properites foreclosed, net	67,207		
Premises and equipment, net	2,594,756	Shareholders' equity	
Other assets, net	6,719,953	Equity portion ^{1/}	9,024,962
		Other reserves	1,438,600
		Retained Earnings	17,507,062
		Total Shareholders' equity	27,970,624
Total Assets	284,582,464	Total Liabilities and Shareholders' equity	284,582,464

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	4,985,266
(1.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	4,735,986
(TISCO Bank Plc. : Thousand Baht 4,184,817)	
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	6,389,064
(TISCO Bank Plc. : Thousand Baht 5,837,896)	
Loans to related parties	21,157
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	32,025,347
(TISCO Bank Plc. : as at 31 March 2016 Thousand Baht 31,072,657)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.98percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	32,025,347
(TISCO Bank Plc. : as at 31 March 2016 Thousand Baht 31,072,657)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.98 percents)	
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,126,613
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	711,746

^{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 2016 (Quarterly) 7,158,090
(2.68 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 April 2016	Date of disclosure 30 April 2016
Information as of 31 December 2015	Information as of 31 December 2015

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

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

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(Miss Chutintorn Vigasi)
Head of Accounting