

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,084,784	Deposits	153,059,964
Interbank and money market items, net	30,594,838	Interbank and money market items, net	10,095,585
Claims on securities	-	Liabilities payable on demand	317,763
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,018,978	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,935)		Derivatives liabilities	48,664
Investments in subsidiaries and associates, net	355,702	Debts issued and Borrowings	66,990,919
Loans to customers, net	222,253,577	Bank's liabilities under acceptances	-
Accrued interest receivables	573,998	Other liabilities	10,362,783
Customers' liabilities under acceptances	-	Total Liabilities	240,875,678
Properites foreclosed, net	29,606		
Premises and equipment, net	2,590,846	Shareholders' equity	
Other assets, net	5,529,248	Equity portion ^{1/}	9,024,962
		Other reserves	1,461,102
		Retained Earnings	18,669,835
		Total Shareholders' equity	29,155,899
Total Assets	270,031,577	Total Liabilities and Shareholders' equity	270,031,577

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2016 (Quarterly)	4,799,119
(1.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	4,887,828
(TISCO Bank Plc. : Thousand Baht 4,353,308)	
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	6,792,370
(TISCO Bank Plc. : Thousand Baht 6,257,850)	
Loans to related parties	21,203
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	32,348,173
(TISCO Bank Plc. : as at 30 June 2016 Thousand Baht 32,260,905)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.66 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	32,348,173
(TISCO Bank Plc. : as at 30 June 2016 Thousand Baht 32,260,905)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.66 percents)	
Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	767,550
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	754,071

^{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 30 June 2016 (Quarterly) 6,999,961
(2.72 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 April 2016
Information as of 31 December 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 April 2016
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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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