

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,050,576	Deposits	150,427,331
Interbank and money market items, net	28,479,365	Interbank and money market items, net	8,842,402
Claims on securities	-	Liabilities payable on demand	320,637
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,935)	7,118,635	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	364,830	Derivatives liabilities	43,621
Loans to customers, net	220,861,359	Debts issued and Borrowings	67,531,919
Accrued interest receivables	559,229	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	8,536,714
Properites foreclosed, net	58,763	<b>Total Liabilities</b>	<b>235,702,624</b>
Premises and equipment, net	2,600,677	<b>Shareholders' equity</b>	
Other assets, net	4,195,151	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,484,265
		Retained Earnings	19,076,734
		<b>Total Shareholders' equity</b>	<b>29,585,961</b>
<b>Total Assets</b>	<b>265,288,585</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>265,288,585</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	20,906
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	33,027,696
(TISCO Bank Plc. : as at 31 July 2016 Thousand Baht 32,258,344)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.64 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	33,027,696
(TISCO Bank Plc. : as at 31 July 2016 Thousand Baht 32,258,344)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.64 percents)	
Changes in assets and liabilities this quarter as of 31 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	793,338
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	779,859

<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 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

<p style="text-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 April 2016 Information as of 31 December 2015</p>	<p style="text-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 April 2016 Information as of 31 December 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