

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,100,349	Deposits	159,046,427
Interbank and money market items, net	29,662,703	Interbank and money market items, net	9,963,505
Claims on securities	-	Liabilities payable on demand	356,335
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,775)	7,185,422	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	41,898
Loans to customers, net	228,695,792	Debts issued and Borrowings	67,618,919
Accrued interest receivables	502,279	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	6,958,326
Properties foreclosed, net	44,346	Total Liabilities	243,985,410
Premises and equipment, net	713,642		
Other assets, net	1,895,626	Shareholders' equity	
		Equity portion1/	11,758,701
		Other reserves	242,398
		Retained Earnings	13,813,650
		Total Shareholders' equity	25,814,749
Total Assets	269,800,159	Total Liabilities and Shareholders' equity	269,800,159

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2015 (Quarterly) (1.80 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,684,296
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	4,422,552
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	5,573,490
Loans to related parties	305,456
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 18.01 percents)	30,901,038
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.01 percents)	30,901,038
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,136,655
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	721,788

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) 6,905,831
(2.64 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
Date of disclosure 30 October 2015 Information as of 30 June 2015	Date of disclosure 30 October 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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(Mr. Suthas Ruangmanamongkol)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer