

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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	1,101,291	Deposits	158,125,178
Interbank and money market items, net	31,162,645	Interbank and money market items, net	10,249,072
Claims on securities	-	Liabilities payable on demand	356,335
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,775)	8,332,419	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	284,107	Derivatives liabilities	41,898
Loans to customers, net	232,091,567	Debts issued and Borrowings	74,518,919
Accrued interest receivables	542,488	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	8,807,949
Properites foreclosed, net	47,390	Total Liabilities	252,099,351
Premises and equipment, net	2,633,339	Shareholders' equity	
Other assets, net	4,098,434	Equity portion ^{1/}	9,024,962
		Other reserves	1,381,775
		Retained Earnings	17,787,591
		Total Shareholders' equity	28,194,328
Total Assets	280,293,679	Total Liabilities and Shareholders' equity	280,293,679

	Thousand Baht
Non-Performing Loan ^{2/} (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	29,228
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,587,773
(TISCO Bank Plc. : as at 30 November 2015 Thousand Baht 30,743,682)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.94 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,587,773
(TISCO Bank Plc. : as at 30 November 2015 Thousand Baht 30,743,682)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.94 percents)	
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) 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