

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 January 2016**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,246,386	Deposits	161,086,510
Interbank and money market items, net	34,095,568	Interbank and money market items, net	9,978,407
Claims on securities	-	Liabilities payable on demand	403,617
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,452,275	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,770)		Derivatives liabilities	48,872
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	68,097,919
Loans to customers, net	226,683,920	Bank's liabilities under acceptances	-
Accrued interest receivables	530,470	Other liabilities	4,796,083
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>244,411,408</b>
Properties foreclosed, net	61,622		
Premises and equipment, net	710,411	<b>Shareholders' equity</b>	
Other assets, net	1,778,562	Equity portion1/	11,758,701
		Other reserves	245,312
		Retained Earnings	14,143,793
		<b>Total Shareholders' equity</b>	<b>26,147,806</b>
<b>Total Assets</b>	<b>270,559,214</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>270,559,214</b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 December 2015 (Quarterly)	4,684,296
(1.80 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	305,200
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,616,884
(Capital adequacy ratio = 17.59 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,616,884
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.59 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,147,709
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	732,842

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	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks)	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	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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(Mr. Suthas Ruangmanamongkol)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer