

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,093,978	Deposits	152,872,634
Interbank and money market items, net	36,656,643	Interbank and money market items, net	12,304,453
Claims on securities	-	Liabilities payable on demand	411,159
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	6,870,940	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,759)		Derivatives liabilities	49,116
Investments in subsidiaries and associates, net	324,437	Debts issued and Borrowings	75,016,919
Loans to customers, net	226,776,851	Bank's liabilities under acceptances	-
Accrued interest receivables	502,786	Other liabilities	8,910,769
Customers' liabilities under acceptances	-	Total Liabilities	249,565,050
Properites foreclosed, net	69,519		
Premises and equipment, net	2,600,558	Shareholders' equity	
Other assets, net	4,164,041	Equity portion ^{1/}	9,024,962
		Other reserves	1,423,415
		Retained Earnings	19,046,328
		Total Shareholders' equity	29,494,705
Total Assets	279,059,755	Total Liabilities and Shareholders' equity	279,059,755

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	4,985,266
(1.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	4,735,986
(TISCO Bank Plc. : Thousand Baht 4,184,817)	
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	6,389,064
(TISCO Bank Plc. : Thousand Baht 5,837,896)	
Loans to related parties	21,448
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,474,742
(TISCO Bank Plc. : as at 29 February 2016 Thousand Baht 30,772,654)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.74 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,474,742
(TISCO Bank Plc. : as at 29 February 2016 Thousand Baht 30,772,654)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.74 percents)	
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,179,364
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	764,497

^{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 March 2016 (Quarterly) 7,158,090
(2.68 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.

(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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