

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 30 April 2016**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,024,233	Deposits	154,571,697
Interbank and money market items, net	41,453,553	Interbank and money market items, net	13,364,550
Claims on securities	-	Liabilities payable on demand	332,396
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,584,474	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,754)		Derivatives liabilities	47,185
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	70,836,919
Loans to customers, net	220,733,174	Bank's liabilities under acceptances	-
Accrued interest receivables	509,485	Other liabilities	5,501,057
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>244,653,804</b>
Properties foreclosed, net	57,832		
Premises and equipment, net	679,273	<b>Shareholders' equity</b>	
Other assets, net	1,711,194	Equity portion1/	11,758,701
		Other reserves	238,479
		Retained Earnings	15,102,234
		<b>Total Shareholders' equity</b>	<b>27,099,414</b>
<b>Total Assets</b>	<b>271,753,218</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>271,753,218</b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 March 2016 (Quarterly)	4,606,661
(1.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	4,184,817
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	5,837,896
Loans to related parties	304,844
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,879,986
(Capital adequacy ratio = 18.28 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	31,879,986
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.28 percents)	
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,126,613
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	711,746

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) 6,431,123  
(2.44 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 April 2016 Information as of 31 December 2015	Date of disclosure 30 April 2016 Information as of 31 December 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