

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,112,228	Deposits	153,016,817
Interbank and money market items, net	37,511,104	Interbank and money market items, net	12,410,293
Claims on securities	-	Liabilities payable on demand	382,473
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,504,697	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,748)		Derivatives liabilities	42,567
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	68,003,919
Loans to customers, net	219,549,957	Bank's liabilities under acceptances	-
Accrued interest receivables	496,683	Other liabilities	5,394,657
Customers' liabilities under acceptances	-	Total Liabilities	<u>239,250,726</u>
Properties foreclosed, net	75,634		
Premises and equipment, net	678,481	Shareholders' equity	
Other assets, net	1,713,691	Equity portion1/	11,758,701
		Other reserves	230,157
		Retained Earnings	15,402,891
		Total Shareholders' equity	<u>27,391,749</u>
Total Assets	<u>266,642,475</u>	Total Liabilities and Shareholders' equity	<u>266,642,475</u>

	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	304,725
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	32,080,171
(Capital adequacy ratio = 18.59 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	32,080,171
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.59 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,119,959
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	705,092

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