

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,014,435	Deposits	154,309,229
Interbank and money market items, net	29,387,595	Interbank and money market items, net	7,922,602
Claims on securities	-	Liabilities payable on demand	352,899
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,921)	5,327,789	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	41,305
Loans to customers, net	216,024,934	Debts issued and Borrowings	58,291,919
Accrued interest receivables	496,248	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	5,134,840
Properties foreclosed, net	19,719	Total Liabilities	<u>226,052,794</u>
Premises and equipment, net	669,250	Shareholders' equity	
Other assets, net	1,651,708	Equity portion1/	11,758,701
		Other reserves	231,254
		Retained Earnings	16,548,929
		Total Shareholders' equity	<u>28,538,884</u>
Total Assets	<u>254,591,678</u>	Total Liabilities and Shareholders' equity	<u>254,591,678</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 September 2016 (Quarterly) (1.67 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,163,244
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	4,496,682
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	6,852,770
Loans to related parties	304,296
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 19.81 percents)	33,906,726
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.81 percents)	33,906,726
Changes in assets and liabilities this quarter as of 30 September 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	739,251
Avals to bills and guarantees of loans	11,233
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	728,018

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 30 September 2016 (Quarterly) 6,256,547
(2.49 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		Date of disclosure 30 April 2016
Information as of 31 December 2015		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