

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**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  | 1,015,551          | Deposits  | 153,489,453        |
| Interbank and money market items, net           | 30,272,149         | Interbank and money market items, net                                 | 8,310,023          |
| Claims on securities                            | -                  | Liabilities payable on demand   | 352,899            |
| Derivatives assets                              | -                  | Liabilities to deliver securities                                     | -                  |
| Investments - net                               | 7,045,408          | Financial liabilities designated at fair value through profit or loss | -                  |
| (with obligations Thousand Baht 1,921)          |                    | Derivatives liabilities   | 41,305             |
| Investments in subsidiaries and associates, net | 369,453            | Debts issued and Borrowings   | 64,091,919         |
| Loans to customers, net                         | 219,071,545        | Bank's liabilities under acceptances                                  | -                  |
| Accrued interest receivables                    | 532,408            | Other liabilities   | 9,619,207          |
| Customers' liabilities under acceptances        | -                  | <b>Total Liabilities</b>  | <b>235,904,806</b> |
| Properites foreclosed, net                      | 26,204             |   |                    |
| Premises and equipment, net                     | 2,619,093          | <b>Shareholders' equity</b>   |                    |
| Other assets, net                               | 4,970,537          | Equity portion <sup>1/</sup>  | 9,024,962          |
|   |                    | Other reserves  | 1,472,543          |
|   |                    | Retained Earnings   | 19,520,037         |
|   |                    | <b>Total Shareholders' equity</b>                                     | <b>30,017,542</b>  |
| <b>Total Assets</b>                             | <b>265,922,348</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>265,922,348</b> |

|   | Thousand Baht |
|---|---------------|
| Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2016 (Quarterly)   | 4,483,536     |
| (1.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)  |               |
| Required provisioning for loan loss, as of 30 September 2016 (Quarterly)  | 5,004,172     |
| (TISCO Bank Plc. : Thousand Baht 4,501,432)   |               |
| Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)  | 7,365,192     |
| (TISCO Bank Plc. : Thousand Baht 6,862,452)   |               |
| Loans to related parties  | 20,610        |
| Loans to related asset management companies   | -             |
| Loans to related parties due to debt restructuring  | -             |
| Regulatory capital  | 33,987,432    |
| (TISCO Bank Plc. : as at 31 August 2016 Thousand Baht 33,819,166)   |               |
| (TISCO Bank Plc. : Capital adequacy ratio = 19.60 percents)   |               |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit   | 33,987,432    |
| (TISCO Bank Plc. : as at 31 August 2016 Thousand Baht 33,819,166)   |               |
| (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.60 percents)  |               |
| 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       |

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2016 (Quarterly) 6,886,305  
(2.70 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

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|--|---|
| For Commercial Bank<br>(under the Notification of the Bank of Thailand<br>Re: Public disclosure of Capital Maintenance for Commercial Banks) | For Financial Group<br>(under the Notification of the Bank of Thailand<br>Re: Consolidated Supervision) |
| Location of disclosure Website of TISCO Bank   | Location of disclosure Website of the Company   |
| 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. Chatri Chandrangam)  
Executive Vice President  
Chief Financial Officer

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(Miss Chutintorn Vigasi)  
Head of Accounting