

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 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	954,745	Deposits	162,105,474
Interbank and money market items, net	34,880,431	Interbank and money market items, net	9,207,325
Claims on securities	-	Liabilities payable on demand	375,957
Derivatives assets	193	Liabilities to deliver securities	-
Investments - net	8,543,291	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,792)		Derivatives liabilities	112,849
Investments in subsidiaries and associates, net	262,170	Debts issued and Borrowings	76,437,919
Loans to customers, net	231,446,278	Bank's liabilities under acceptances	-
Accrued interest receivables	530,210	Other liabilities	8,439,630
Customers' liabilities under acceptances	-	Total Liabilities	256,679,154
Properites foreclosed, net	69,503		
Premises and equipment, net	2,629,372	Shareholders' equity	
Other assets, net	4,323,308	Equity portion ^{1/}	9,024,962
		Other reserves	1,414,212
		Retained Earnings	16,521,173
		Total Shareholders' equity	26,960,347
Total Assets	283,639,501	Total Liabilities and Shareholders' equity	283,639,501

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly)	5,288,477
(1.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)+	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	4,875,764
(TISCO Bank Plc. : Thousand Baht 4,269,915)	
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	5,821,460
(TISCO Bank Plc. : Thousand Baht 5,215,610)	
Loans to related parties	29,535
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,664,625
(TISCO Bank Plc. : as at 31 August 2015 Thousand Baht 32,592,262)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.21 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,664,625
(TISCO Bank Plc. : as at 31 August 2015 Thousand Baht 32,592,262)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.21 percents)	
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	712,789
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	699,310

^{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 2015 (Quarterly) 7,841,105
(2.92 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2015 Information as of 31 December 2014</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2015 Information as of 31 December 2014</p>
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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