

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,096,033	Deposits	157,942,328
Interbank and money market items, net	26,478,370	Interbank and money market items, net	9,902,649
Claims on securities	-	Liabilities payable on demand	401,869
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	6,993,923	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,781)		Derivatives liabilities	41,486
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	66,439,919
Loans to customers, net	229,174,463	Bank's liabilities under acceptances	-
Accrued interest receivables	526,722	Other liabilities	5,532,495
Customers' liabilities under acceptances	-	Total Liabilities	240,260,746
Properties foreclosed, net	85,038		
Premises and equipment, net	695,885	Shareholders' equity	
Other assets, net	1,787,528	Equity portion1/	11,758,701
		Other reserves	243,473
		Retained Earnings	14,575,042
		Total Shareholders' equity	26,577,216
Total Assets	266,837,962	Total Liabilities and Shareholders' equity	266,837,962

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 September 2015 (Quarterly)	4,862,035
(1.85 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	4,259,838
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	5,215,610
Loans to related parties	305,617
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,743,682
(Capital adequacy ratio = 17.94 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,743,682
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.94 percents)	
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	683,748
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	670,269

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) 7,034,518
(2.65 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 October 2015	Date of disclosure 30 October 2015
Information as of 30 June 2015	Information as of 30 June 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