

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 29 February 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,155,014	Deposits	158,914,408
Interbank and money market items, net	42,267,618	Interbank and money market items, net	12,946,534
Claims on securities	-	Liabilities payable on demand	371,505
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,287,387	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,765)		Derivatives liabilities	46,568
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	72,987,919
Loans to customers, net	225,003,747	Bank's liabilities under acceptances	-
Accrued interest receivables	514,899	Other liabilities	4,881,174
Customers' liabilities under acceptances	-	Total Liabilities	<u>250,148,108</u>
Properites foreclosed, net	82,947		
Premises and equipment, net	683,758	Shareholders' equity	
Other assets, net	1,624,048	Equity portion ^{1/}	11,758,701
		Other reserves	240,936
		Retained Earnings	14,471,673
		Total Shareholders' equity	<u>26,471,310</u>
Total Assets	<u>276,619,418</u>	Total Liabilities and Shareholders' equity	<u>276,619,418</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly)	4,684,296
(1.80 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	4,422,552
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	5,573,490
Loans to related parties	305,082
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,772,654
(Capital adequacy ratio = 17.74 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,772,654
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.74 percents)	
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,170,553
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	755,686

^{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 December 2015 (Quarterly) 6,905,831
(2.64 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 Limited

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