

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 March 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,093,016	Deposits	153,914,221
Interbank and money market items, net	35,689,000	Interbank and money market items, net	12,232,461
Claims on securities	-	Liabilities payable on demand	411,159
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,759)	5,716,629	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	49,116
Loans to customers, net	223,529,873	Debts issued and Borrowings	70,066,919
Accrued interest receivables	466,768	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	5,356,453
Properties foreclosed, net	61,151	Total Liabilities	242,030,329
Premises and equipment, net	684,116	Shareholders' equity	
Other assets, net	1,585,391	Equity portion1/ Other reserves	11,758,701
		Retained Earnings	242,358
		Total Shareholders' equity	14,794,556
Total Assets	268,825,944	Total Liabilities and Shareholders' equity	268,825,944

	Thousand Baht
Non-Performing Loan2/ (net) as of 31 March 2016 (Quarterly) (1.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,606,661
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	4,184,817
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	5,837,896
Loans to related parties	304,964
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 17.98 percents)	31,072,657
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 = 17.98 percents)	31,072,657
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,179,364
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	764,497

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 March 2016 (Quarterly) 6,431,123
(2.44 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