

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 30 June 2016**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	973,269	Deposits	152,936,190
Interbank and money market items, net	28,765,286	Interbank and money market items, net	11,937,214
Claims on securities	-	Liabilities payable on demand	282,215
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,742)	5,645,425	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	49,391
Loans to customers, net	220,915,155	Debts issued and Borrowings	60,695,919
Accrued interest receivables	484,698	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	5,488,128
Properties foreclosed, net	3,948	<b>Total Liabilities</b>	<b>231,389,057</b>
Premises and equipment, net	677,275	<b>Shareholders' equity</b>	
Other assets, net	1,611,203	Equity portion1/	11,758,701
		Other reserves	232,444
		Retained Earnings	15,696,057
		<b>Total Shareholders' equity</b>	<b>27,687,202</b>
<b>Total Assets</b>	<b>259,076,259</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>259,076,259</b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 June 2016 (Quarterly) (1.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,448,200
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	4,353,308
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	6,257,850
Loans to related parties	304,607
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 18.66 percents)	32,260,905
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 = 18.66 percents)	32,260,905
Changes in assets and liabilities this quarter as of 30 June 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,173,629
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	758,762

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 June 2016 (Quarterly) 6,316,341  
(2.49 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 April 2016 Information as of 31 December 2015	Date of disclosure 30 April 2016 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. Suthas Ruangmanamongkol)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer