

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,083,658	Deposits	153,711,148
Interbank and money market items, net	29,795,576	Interbank and money market items, net	10,185,020
Claims on securities	-	Liabilities payable on demand	317,763
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	5,327,921	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,935)		Derivatives liabilities	48,664
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	60,790,919
Loans to customers, net	219,153,747	Bank's liabilities under acceptances	-
Accrued interest receivables	536,880	Other liabilities	5,227,089
Customers' liabilities under acceptances	-	Total Liabilities	<u>230,280,603</u>
Properties foreclosed, net	23,503		
Premises and equipment, net	671,198	Shareholders' equity	
Other assets, net	1,644,201	Equity portion1/	11,758,701
		Other reserves	233,166
		Retained Earnings	15,964,214
		Total Shareholders' equity	<u>27,956,081</u>
Total Assets	<u>258,236,684</u>	Total Liabilities and Shareholders' equity	<u>258,236,684</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 June 2016 (Quarterly)	4,448,200
(1.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	304,486
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	32,258,344
(Capital adequacy ratio = 18.64 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	32,258,344
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.64 percents)	
Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	767,550
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	754,071

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