

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

### 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	1,096,974	Deposits	156,966,423
Interbank and money market items, net	28,018,049	Interbank and money market items, net	9,779,892
Claims on securities	-	Liabilities payable on demand	401,869
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	8,172,709	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	282,837	Debts issued and Borrowings	73,699,919
Loans to customers, net	232,649,302	Bank's liabilities under acceptances	-
Accrued interest receivables	568,304	Other liabilities	10,506,352
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>251,395,941</b>
Properities foreclosed, net	88,001		
Premises and equipment, net	2,619,132	<b>Shareholders' equity</b>	
Other assets, net	5,686,793	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,412,737
		Retained Earnings	17,348,461
		<b>Total Shareholders' equity</b>	<b>27,786,160</b>
<b>Total Assets</b>	<b>279,182,101</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>279,182,101</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2015 (Quarterly)	5,297,937
(1.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	4,865,688
(TISCO Bank Plc. : Thousand Baht 4,259,838)	
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	5,821,460
(TISCO Bank Plc. : Thousand Baht 5,215,610)	
Loans to related parties	29,608
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,557,658
(TISCO Bank Plc. : as at 31 October 2015 Thousand Baht 30,621,270)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.90 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,557,658
(TISCO Bank Plc. : as at 31 October 2015 Thousand Baht 30,621,270)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.90 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

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2015 (Quarterly) 7,841,105  
(2.92 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 TISCO Bank	Location of disclosure Website of the Company
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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(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

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(Miss Chutintorn Vigasi)  
Head of Accounting