

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 May 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,113,217	Deposits	152,269,707
Interbank and money market items, net	38,301,232	Interbank and money market items, net	12,192,960
Claims on securities	-	Liabilities payable on demand	382,473
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,033,969	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,748)		Derivatives liabilities	42,567
Investments in subsidiaries and associates, net	342,950	Debts issued and Borrowings	74,553,919
Loans to customers, net	222,697,966	Bank's liabilities under acceptances	-
Accrued interest receivables	533,137	Other liabilities	11,837,942
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>251,279,568</b>
Properites foreclosed, net	79,116		
Premises and equipment, net	2,597,734	<b>Shareholders' equity</b>	
Other assets, net	6,924,069	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,400,257
		Retained Earnings	17,918,603
		<b>Total Shareholders' equity</b>	<b>28,343,822</b>
<b>Total Assets</b>	<b>279,623,390</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>279,623,390</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2016 (Quarterly)	4,985,266
(1.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	4,735,986
(TISCO Bank Plc. : Thousand Baht 4,184,817)	
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	6,389,064
(TISCO Bank Plc. : Thousand Baht 5,837,896)	
Loans to related parties	22,082
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	32,032,878
(TISCO Bank Plc. : as at 30 April 2016 Thousand Baht 31,879,986)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.28percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	32,032,878
(TISCO Bank Plc. : as at 30 April 2016 Thousand Baht 31,879,986)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.28 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,119,959
Avals to bills and guarantees of loans	414,867
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	705,092

<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 31 March 2016 (Quarterly) 7,158,090  
(2.68 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 April 2016	Date of disclosure 30 April 2016
Information as of 31 December 2015	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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(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

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(Mr. Chatri Chandrangam)  
Executive Vice President  
Chief Financial Officer