

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 October 2015**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	997,536	Deposits	162,828,937
Interbank and money market items, net	30,338,792	Interbank and money market items, net	9,367,739
Claims on securities	-	Liabilities payable on demand	389,537
Derivatives assets	9,974	Liabilities to deliver securities	-
Investments - net	5,624,275	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,786)		Derivatives liabilities	127,232
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	64,672,919
Loans to customers, net	228,778,398	Bank's liabilities under acceptances	-
Accrued interest receivables	526,189	Other liabilities	5,015,044
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>242,401,408</b>
Properties foreclosed, net	63,594		
Premises and equipment, net	692,732	<b>Shareholders' equity</b>	
Other assets, net	1,612,471	Equity portion1/	11,758,701
		Other reserves	244,517
		Retained Earnings	14,239,335
		<b>Total Shareholders' equity</b>	<b>26,242,553</b>
<b>Total Assets</b>	<b>268,643,961</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>268,643,961</b>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 September 2015 (Quarterly)	4,862,035
(1.85 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	4,259,838
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	5,215,610
Loans to related parties	304,948
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,621,270
(Capital adequacy ratio = 17.90 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,621,270
(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 31 October 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	707,398
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	693,919

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 September 2015 (Quarterly) 7,034,518  
(2.65 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