

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

### Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 October 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	998,448	Deposits	161,946,264
Interbank and money market items, net	31,829,289	Interbank and money market items, net	9,343,933
Claims on securities	-	Liabilities payable on demand	389,537
Derivatives assets	9,974	Liabilities to deliver securities	-
Investments - net	6,869,193	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	266,607	Debts issued and Borrowings	71,832,919
Loans to customers, net	232,328,476	Bank's liabilities under acceptances	-
Accrued interest receivables	568,361	Other liabilities	9,352,663
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>252,992,548</b>
Properites foreclosed, net	69,358		
Premises and equipment, net	2,620,902	<b>Shareholders' equity</b>	
Other assets, net	4,855,529	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,464,931
		Retained Earnings	16,933,696
		<b>Total Shareholders' equity</b>	<b>27,423,589</b>
<b>Total Assets</b>	<b>280,416,137</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>280,416,137</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	29,183
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,383,218
(TISCO Bank Plc. : as at 30 September 2015 Thousand Baht 30,693,324)	
(TISCO Bank Plc. : Capital adequacy ratio = 18.22 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,383,218
(TISCO Bank Plc. : as at 30 September 2015 Thousand Baht 30,693,324)	
(TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.22 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

<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

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 October 2015 Information as of 30 June 2015</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 October 2015 Information as of 30 June 2015</p>
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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