

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

**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 June 2016

| Assets  | Thousand Baht      | Liabilities   | Thousand Baht      |
|---|--------------------|---|--------------------|
| Cash  | 974,371            | Deposits  | 152,001,229        |
| Interbank and money market items, net           | 28,869,591         | Interbank and money market items, net                                 | 11,361,294         |
| Claims on securities                            | -                  | Liabilities payable on demand   | 282,215            |
| Derivatives assets                              | -                  | Liabilities to deliver securities                                     | -                  |
| Investments - net                               | 7,131,268          | Financial liabilities designated at fair value through profit or loss | -                  |
| (with obligations Thousand Baht 1,742)          |                    | Derivatives liabilities   | 49,391             |
| Investments in subsidiaries and associates, net | 346,441            | Debts issued and Borrowings   | 67,045,919         |
| Loans to customers, net                         | 224,040,287        | Bank's liabilities under acceptances                                  | -                  |
| Accrued interest receivables                    | 521,451            | Other liabilities   | 10,759,412         |
| Customers' liabilities under acceptances        | -                  | <b>Total Liabilities</b>  | <b>241,499,459</b> |
| Properites foreclosed, net                      | 9,296              |   |                    |
| Premises and equipment, net                     | 2,601,115          | <b>Shareholders' equity</b>   |                    |
| Other assets, net                               | 5,729,372          | Equity portion <sup>1/</sup>  | 9,024,962          |
|   |                    | Other reserves  | 1,440,417          |
|   |                    | Retained Earnings   | 18,258,354         |
|   |                    | <b>Total Shareholders' equity</b>                                     | <b>28,723,733</b>  |
| <b>Total Assets</b>                             | <b>270,223,192</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>270,223,192</b> |

|  | Thousand Baht |
|--|---------------|
| Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2016 (Quarterly)   | 4,799,119     |
| (1.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)   |               |
| Required provisioning for loan loss, as of 30 June 2016 (Quarterly)  | 4,887,828     |
| (TISCO Bank Plc. : Thousand Baht 4,353,308)  |               |
| Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)  | 6,792,370     |
| (TISCO Bank Plc. : Thousand Baht 6,257,850)  |               |
| Loans to related parties   | 21,771        |
| Loans to related asset management companies  | -             |
| Loans to related parties due to debt restructuring   | -             |
| Regulatory capital   | 32,261,695    |
| (TISCO Bank Plc. : as at 31 May 2016 Thousand Baht 32,080,171)   |               |
| (TISCO Bank Plc. : Capital adequacy ratio = 18.59 percents)  |               |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit  | 32,261,695    |
| (TISCO Bank Plc. : as at 31 May 2016 Thousand Baht 32,080,171)   |               |
| (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.59 percents)                                   |               |
| Changes in assets and liabilities this quarter as of 30 June 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . . | -             |
| Contingent liabilities   | 1,173,629     |
| Avals to bills and guarantees of loans   | 414,867       |
| Liabilities under unmatured import bills   | -             |
| Letters of credit  | -             |
| Other contingencies  | 758,762       |

<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 June 2016 (Quarterly) 6,999,961  
(2.72 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  
Location of disclosure Website of TISCO Bank  
Date of disclosure 30 April 2016  
Information as of 31 December 2015

For Financial Group  
(under the Notification of the Bank of Thailand)  
Re: Consolidated Supervision  
Location of disclosure Website of the Company  
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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(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

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