

## 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 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,148,646	Deposits	157,549,987
Interbank and money market items, net	31,958,814	Interbank and money market items, net	6,423,986
Claims on securities	-	Liabilities payable on demand	335,264
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,909)	7,256,111	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	378,292	Derivatives liabilities	41,098
Loans to customers, net	217,949,643	Debts issued and Borrowings	61,993,919
Accrued interest receivables	568,577	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	9,806,051
Properites foreclosed, net	32,918	<b>Total Liabilities</b>	<b>236,150,305</b>
Premises and equipment, net	2,630,274	<b>Shareholders' equity</b>	
Other assets, net	4,678,664	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,459,458
		Retained Earnings	19,967,214
		<b>Total Shareholders' equity</b>	<b>30,451,634</b>
<b>Total Assets</b>	<b>266,601,939</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>266,601,939</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2016 (Quarterly) (1.78 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,488,286
Required provisioning for loan loss, as of 30 September 2016 (Quarterly) (TISCO Bank Plc. : Thousand Baht 4,496,682)	4,999,422
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly) (TISCO Bank Plc. : Thousand Baht 6,852,770)	7,355,509
Loans to related parties	20,064
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 30 September 2016 Thousand Baht 33,906,726) (TISCO Bank Plc. : Capital adequacy ratio = 19.81 percents)	34,079,769
Regulatory capital after deducting capital add-on arising from Single Lending Limit (TISCO Bank Plc. : as at 30 September 2016 Thousand Baht 33,906,726) (TISCO Bank Plc. : Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.81 percents)	34,079,769
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	697,935
Avals to bills and guarantees of loans	11,233
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	686,702

<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 2016 (Quarterly) 6,886,305  
(2.70 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) Location of disclosure Website of TISCO Bank Date of disclosure 31 October 2016 Information as of 30 June 2016</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision) Location of disclosure Website of the Company Date of disclosure 31 October 2016 Information as of 30 June 2016</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