

(Revised)
TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,179,613	Deposits	206,391,307
Interbank and money market items, net	36,852,663	Interbank and money market items, net	10,352,384
Claims on securities	-	Liabilities payable on demand	399,916
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	13,308,949	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,809)		Derivatives liabilities	40,729
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	57,736,819
Loans to customers, net	251,661,346	Bank's liabilities under acceptances	-
Accrued interest receivables	527,506	Other liabilities	6,960,822
Customers' liabilities under acceptances	-	Total Liabilities	<u>281,881,977</u>
Properties foreclosed, net	117,967		
Premises and equipment, net	751,427	Shareholders' equity	
Other assets, net	1,486,271	Equity portion ^{1/}	11,758,701
		Other reserves	246,994
		Retained Earnings	11,998,070
		Total Shareholders' equity	<u>24,003,765</u>
Total Assets	<u>305,885,742</u>	Total Liabilities and Shareholders' equity	<u>305,885,742</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly)	4,029,580
(1.39 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	3,517,271
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	6,383,337
Loans to related parties	306,306
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,239,834
(Capital adequacy ratio = 16.79 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	669,358
Avals to bills and guarantees of loans	7,151
Liabilities under unmaturing import bills	-
Letters of credit	-
Other contingencies	662,207

^{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 31 December 2014 (Quarterly) 5,902,062
(2.02 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 31 October 2014	Date of disclosure 31 October 2014
Information as of 30 June 2014	Information as of 30 June 2014

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

Group Chief Executive Officer

Executive Vice President
Chief Financial Officer