

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	997,395	Deposits	193,479,806
Interbank and money market items, net	23,995,724	Interbank and money market items, net	10,788,836
Claims on securities	-	Liabilities payable on demand	406,515
Derivatives assets	24,143	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,806)	9,410,971	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	40,859
Loans to customers, net	247,842,392	Debts issued and Borrowings	50,807,119
Accrued interest receivables	557,439	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	5,293,511
Properties foreclosed, net	107,399	Total Liabilities	<u>260,816,646</u>
Premises and equipment, net	745,388	Shareholders' equity	
Other assets, net	1,378,010	Equity portion ^{1/}	11,758,701
		Other reserves	249,745
		Retained Earnings	12,233,769
		Total Shareholders' equity	<u>24,242,215</u>
Total Assets	<u>285,058,861</u>	Total Liabilities and Shareholders' equity	<u>285,058,861</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly) (1.39 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,029,580
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	306,049
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 16.79 percents)	30,184,800
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.79 percents)	30,184,800
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	690,552
Avals to bills and guarantees of loans	7,151
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	683,401

^{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 Limited
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