

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 28 February 2015**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,130,091	Deposits	194,983,020
Interbank and money market items, net	24,864,000	Interbank and money market items, net	11,083,016
Claims on securities	-	Liabilities payable on demand	489,318
Derivatives assets	17,178	Liabilities to deliver securities	-
Investments - net	11,054,946	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,802)		Derivatives liabilities	35,672
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	48,387,319
Loans to customers, net	245,096,422	Bank's liabilities under acceptances	-
Accrued interest receivables	560,960	Other liabilities	5,551,514
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>260,529,859</b>
Properties foreclosed, net	136,772		
Premises and equipment, net	739,881	<b>Shareholders' equity</b>	
Other assets, net	1,436,846	Equity portion <sup>1/</sup>	11,758,701
		Other reserves	247,099
		Retained Earnings	12,501,437
		<b>Total Shareholders' equity</b>	<b>24,507,237</b>
<b>Total Assets</b>	<b>285,037,096</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>285,037,096</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	305,929
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,109,538
(Capital adequacy ratio = 16.39 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,109,538
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.39 percents)	
Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	685,409
Avals to bills and guarantees of loans	8,026
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	677,383

<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 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	For Financial Group
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks)	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.

(Mr. Suthas Ruangmanamongkol)

(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer