

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 28 February 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,130,957	Deposits	193,930,405
Interbank and money market items, net	26,282,032	Interbank and money market items, net	11,325,966
Claims on securities	-	Liabilities payable on demand	489,318
Derivatives assets	17,178	Liabilities to deliver securities	-
Investments - net	12,423,111	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	213,230	Debts issued and Borrowings	54,894,019
Loans to customers, net	249,148,885	Bank's liabilities under acceptances	
Accrued interest receivables	605,853	Other liabilities	10,571,264
Customers' liabilities under acceptances	-	Total Liabilities	271,246,644
Properites foreclosed, net	147,732		
Premises and equipment, net	2,489,762	Shareholders' equity	
Other assets, net	5,385,765	Equity portion ^{1/}	9,024,962
		Other reserves	1,674,880
		Retained Earnings	15,898,019
		Total Shareholders' equity	26,597,861
Total Assets	297,844,505	Total Liabilities and Shareholders' equity	297,844,505

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly)	4,547,287
(1.54 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	4,084,357
(TISCO Bank Plc. : Thousand Baht 3,517,271)	
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	6,950,423
(TISCO Bank Plc. : Thousand Baht 6,383,337)	
Loans to related parties	30,082
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,463,922
(TISCO Bank Plc. : as at 31 January 2015 Thousand Baht 30,184,800)	
(TISCO Bank Plc. : Capital adequacy ratio = 16.79 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

^{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) 6,752,585
(2.27 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 TISCO Bank	Location of disclosure Website of the Company
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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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