

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

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|--------------------|---|--------------------|
| Cash | 1,080,726 | Deposits | 201,531,596 |
| Interbank and money market items, net | 29,206,466 | Interbank and money market items, net | 11,044,408 |
| Claims on securities | - | Liabilities payable on demand | 443,981 |
| Derivatives assets | 5,357 | Liabilities to deliver securities | - |
| Investments - net | 14,122,590 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 567,398) | | Derivatives liabilities | 39,975 |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 46,912,819 |
| Loans to customers, net | 243,343,699 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 503,433 | Other liabilities | 5,778,759 |
| Customers' liabilities under acceptances | - | Total Liabilities | 265,751,538 |
| Properties foreclosed, net | 92,048 | | |
| Premises and equipment, net | 737,072 | Shareholders' equity | |
| Other assets, net | 1,491,856 | Equity portion ^{1/} | 11,758,701 |
| | | Other reserves | 255,667 |
| | | Retained Earnings | 12,817,341 |
| | | Total Shareholders' equity | 24,831,709 |
| Total Assets | 290,583,247 | Total Liabilities and Shareholders' equity | 290,583,247 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly) | 4,033,194 |
| (1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 31 March 2015 (Quarterly) | 3,471,773 |
| Actual provisioning for loan loss, as of 31 March 2015 (Quarterly) | 6,516,731 |
| Loans to related parties | 305,807 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 30,427,389 |
| (Capital adequacy ratio = 17.14 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 30,427,389 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.14 percents) | |
| Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 687,080 |
| Avals to bills and guarantees of loans | 3,303 |
| Liabilities under unmatured import bills | - |
| Letters of credit | - |
| Other contingencies | 683,777 |

^{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 March 2015 (Quarterly) 5,932,862
(2.14 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 |

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|------------------------------------|------------------------------------|
| 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) | (Mr. Chatri Chandrangam) |
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President

Executive Vice President: Chief Financial Officer