

## TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

### 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	1,081,589	Deposits	200,148,955
Interbank and money market items, net	30,056,952	Interbank and money market items, net	11,305,462
Claims on securities	-	Liabilities payable on demand	443,981
Derivatives assets	5,357	Liabilities to deliver securities	-
Investments - net	15,455,011	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	217,902	Debts issued and Borrowings	52,927,119
Loans to customers, net	247,341,034	Bank's liabilities under acceptances	
Accrued interest receivables	546,264	Other liabilities	10,349,097
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>275,214,589</b>
Properites foreclosed, net	95,262		
Premises and equipment, net	2,492,660	<b>Shareholders' equity</b>	
Other assets, net	4,914,954	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,649,480
		Retained Earnings	16,317,954
		<b>Total Shareholders' equity</b>	<b>26,992,396</b>
<b>Total Assets</b>	<b>302,206,985</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>302,206,985</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2015 (Quarterly)	4,509,034
(1.62 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	4,051,070
(TISCO Bank Plc. : Thousand Baht 3,471,773)	
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	7,096,028
(TISCO Bank Plc. : Thousand Baht 6,516,731)	
Loans to related parties	29,869
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,604,931
(TISCO Bank Plc. : as at 28 February 2015 Thousand Baht 30,109,538)	
(TISCO Bank Plc. : Capital adequacy ratio = 16.39 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

<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 March 2015 (Quarterly) 6,742,424  
(2.40 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

#### Channel of capital maintenance information disclosure

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 31 October 2014 Information as of 30 June 2014</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 31 October 2014 Information as of 30 June 2014</p>
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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