

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,097,908	Deposits	208,488,291
Interbank and money market items, net	40,393,461	Interbank and money market items, net	12,310,871
Claims on securities	-	Liabilities payable on demand	345,814
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	12,452,150	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 567,437)		Derivatives liabilities	71,152
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	46,583,719
Loans to customers, net	241,952,658	Bank's liabilities under acceptances	-
Accrued interest receivables	556,238	Other liabilities	6,050,018
Customers' liabilities under acceptances	-	Total Liabilities	<u>273,849,865</u>
Properties foreclosed, net	99,892		
Premises and equipment, net	733,669	Shareholders' equity	
Other assets, net	1,682,620	Equity portion ^{1/}	11,758,701
		Other reserves	263,917
		Retained Earnings	13,096,113
		Total Shareholders' equity	<u>25,118,731</u>
Total Assets	<u>298,968,596</u>	Total Liabilities and Shareholders' equity	<u>298,968,596</u>

	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	305,684
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,428,568
(Capital adequacy ratio = 17.14 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	31,428,568
(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 30 April 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	698,260
Avals to bills and guarantees of loans	14,839
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	683,421

^{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 (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 Limit
Date of disclosure 30 April 2015	Date of disclosure 30 April 2015
Information as of 31 December 2014	Information as of 31 December 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)

President

Executive Vice President: Chief Financial Officer