

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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	1,098,842	Deposits	207,448,727
Interbank and money market items, net	41,590,338	Interbank and money market items, net	12,817,973
Claims on securities	-	Liabilities payable on demand	345,814
Derivatives assets	-	Liabilities to deliver securities	1
Investments - net (with obligations Thousand Baht 567,437)	13,937,647	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	220,739	Derivatives liabilities	71,152
Loans to customers, net	245,903,581	Debts issued and Borrowings	51,995,019
Accrued interest receivables	601,157	Bank's liabilities under acceptances	
Customers' liabilities under acceptances	-	Other liabilities	18,016,653
Properites foreclosed, net	108,720	Total Liabilities	290,695,339
Premises and equipment, net	2,494,882	Shareholders' equity	
Other assets, net	10,612,217	Equity portion ^{1/}	9,024,962
		Other reserves	1,770,329
		Retained Earnings	15,077,493
		Total Shareholders' equity	25,872,784
Total Assets	316,568,123	Total Liabilities and Shareholders' equity	316,568,123

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly) (1.62 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,509,034
Required provisioning for loan loss, as of 31 March 2015 (Quarterly) (TISCO Bank Plc. : Thousand Baht 3,471,773)	4,051,070
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly) (TISCO Bank Plc. : Thousand Baht 6,516,731)	7,096,028
Loans to related parties	29,506
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 31 March 2015 Thousand Baht 30,427,389) (TISCO Bank Plc. : Capital adequacy ratio = 17.14 percents)	31,883,314
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) 6,742,424
(2.40 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 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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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