

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,082,752	Deposits	195,828,937
Interbank and money market items, net	33,208,326	Interbank and money market items, net	13,082,490
Claims on securities	-	Liabilities payable on demand	504,042
Derivatives assets	535	Liabilities to deliver securities	-
Investments - net	11,957,038	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,814)		Derivatives liabilities	46,684
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	49,318,719
Loans to customers, net	240,571,842	Bank's liabilities under acceptances	-
Accrued interest receivables	562,226	Other liabilities	5,719,580
Customers' liabilities under acceptances	-	Total Liabilities	264,500,452
Properties foreclosed, net	69,283		
Premises and equipment, net	728,762	Shareholders' equity	
Other assets, net	1,705,190	Equity portion ^{1/}	11,758,701
		Other reserves	254,367
		Retained Earnings	13,372,434
		Total Shareholders' equity	25,385,502
Total Assets	289,885,954	Total Liabilities and Shareholders' equity	289,885,954

	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	305,565
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,374,954
(Capital adequacy ratio = 16.60 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,374,954
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.60 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	755,735
Avals to bills and guarantees of loans	13,459
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	742,276

^{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
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.

(Mr. Suthas Ruangmanamongkol)

(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer