

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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	1,083,605	Deposits	194,676,735
Interbank and money market items, net	34,541,053	Interbank and money market items, net	13,532,847
Claims on securities	-	Liabilities payable on demand	504,042
Derivatives assets	535	Liabilities to deliver securities	-
Investments - net	13,446,019	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	228,221	Debts issued and Borrowings	56,715,619
Loans to customers, net	244,470,184	Bank's liabilities under acceptances	-
Accrued interest receivables	607,783	Other liabilities	9,819,794
Customers' liabilities under acceptances	-	Total Liabilities	275,295,721
Properites foreclosed, net	73,707		
Premises and equipment, net	2,646,407	Shareholders' equity	
Other assets, net	4,445,891	Equity portion ^{1/}	9,024,962
		Other reserves	1,740,220
		Retained Earnings	15,482,502
		Total Shareholders' equity	26,247,684
Total Assets	301,543,405	Total Liabilities and Shareholders' equity	301,543,405

	Thousand Baht
Non-Performing Loan ^{2/} (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	30,152
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,591,356
(TISCO Bank Plc. : as at 30 April 2015 Thousand Baht 31,428,568)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.28 percents)	
Changes in assets and liabilities this quarter as of 31 May 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) 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