

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,020,633	Deposits	185,309,414
Interbank and money market items, net	35,566,057	Interbank and money market items, net	12,573,324
Claims on securities	-	Liabilities payable on demand	479,866
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	7,619,010	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,809)		Derivatives liabilities	46,254
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	55,374,719
Loans to customers, net	237,821,405	Bank's liabilities under acceptances	-
Accrued interest receivables	509,585	Other liabilities	5,538,904
Customers' liabilities under acceptances	-	Total Liabilities	<u>259,322,481</u>
Properties foreclosed, net	80,197		
Premises and equipment, net	724,578	Shareholders' equity	
Other assets, net	1,477,247	Equity portion ^{1/}	11,758,701
		Other reserves	249,390
		Retained Earnings	13,488,140
		Total Shareholders' equity	<u>25,496,231</u>
Total Assets	<u>284,818,712</u>	Total Liabilities and Shareholders' equity	<u>284,818,712</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	4,304,856
(1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	3,564,299
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	7,031,417
Loans to related parties	305,442
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,746,731
(Capital adequacy ratio = 17.54 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	31,746,731
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.54 percents)	
Changes in assets and liabilities this quarter as of 30 June 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	748,149
Avals to bills and guarantees of loans	13,459
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	734,690

^{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 30 June 2015 (Quarterly) 6,317,438
(2.27 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