

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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	1,021,584	Deposits	184,354,142
Interbank and money market items, net	37,003,331	Interbank and money market items, net	12,917,278
Claims on securities	-	Liabilities payable on demand	479,866
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	9,050,570	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	247,463	Debts issued and Borrowings	62,733,219
Loans to customers, net	241,690,765	Bank's liabilities under acceptances	-
Accrued interest receivables	553,958	Other liabilities	10,302,212
Customers' liabilities under acceptances	-	Total Liabilities	270,832,971
Properites foreclosed, net	83,079		
Premises and equipment, net	2,643,125	Shareholders' equity	
Other assets, net	4,985,063	Equity portion ^{1/}	9,024,962
		Other reserves	1,689,565
		Retained Earnings	15,731,440
		Total Shareholders' equity	26,445,967
Total Assets	297,278,938	Total Liabilities and Shareholders' equity	297,278,938

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	4,765,889
(1.70 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)+	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	4,187,217
(TISCO Bank Plc. : Thousand Baht 3,564,299)	
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	7,654,336
(TISCO Bank Plc. : Thousand Baht 7,031,417)	
Loans to related parties	29,794
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,493,725
(TISCO Bank Plc. : as at 31 May 2015 Thousand Baht 30,374,954)	
(TISCO Bank Plc. : Capital adequacy ratio = 16.60 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) 7,137,477
(2.53 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