

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	943,694	Deposits	179,639,358
Interbank and money market items, net	38,538,892	Interbank and money market items, net	12,302,895
Claims on securities	-	Liabilities payable on demand	289,368
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	9,912,063	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,803)		Derivatives liabilities	188,744
Investments in subsidiaries and associates, net	248,338	Debts issued and Borrowings	69,135,219
Loans to customers, net	240,269,780	Bank's liabilities under acceptances	-
Accrued interest receivables	587,261	Other liabilities	8,852,845
Customers' liabilities under acceptances	-	Total Liabilities	270,408,429
Properites foreclosed, net	109,828		
Premises and equipment, net	2,653,841	Shareholders' equity	
Other assets, net	3,831,819	Equity portion ^{1/}	9,024,962
		Other reserves	1,552,284
		Retained Earnings	16,109,841
		Total Shareholders' equity	26,687,087
Total Assets	297,095,516	Total Liabilities and Shareholders' equity	297,095,516

	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	29,420
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,752,604
(TISCO Bank Plc. : as at 30 June 2015 Thousand Baht 31,746,731)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.54 percents)	
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	678,083
Avals to bills and guarantees of loans	13,334
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	664,749

^{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