

TISCO BANK PUBLIC COMPANY LIMITED
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	942,817	Deposits	180,715,164
Interbank and money market items, net	37,109,894	Interbank and money market items, net	12,206,739
Claims on securities	-	Liabilities payable on demand	289,368
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	8,608,537	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	-	Debts issued and Borrowings	61,659,719
Loans to customers, net	236,453,635	Bank's liabilities under acceptances	-
Accrued interest receivables	544,218	Other liabilities	5,232,756
Customers' liabilities under acceptances	-	Total Liabilities	260,292,490
Properties foreclosed, net	102,543		
Premises and equipment, net	719,132	Shareholders' equity	
Other assets, net	1,586,526	Equity portion1/	11,758,701
		Other reserves	252,213
		Retained Earnings	13,763,898
		Total Shareholders' equity	25,774,812
Total Assets	286,067,302	Total Liabilities and Shareholders' equity	286,067,302

	Thousand Baht
Non-Performing Loan2/ (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	305,319
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,806,210
(Capital adequacy ratio = 17.46 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	31,806,210
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 17.46 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) 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 Information as of 31 December 2014	Date of disclosure 30 April 2015 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)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer