

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	985,193	Deposits	166,864,632
Interbank and money market items, net	34,341,205	Interbank and money market items, net	9,402,841
Claims on securities	-	Liabilities payable on demand	362,037
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,797)	6,083,359	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	67,902
Loans to customers, net	229,341,638	Debts issued and Borrowings	66,426,419
Accrued interest receivables	537,924	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	4,808,922
Properties foreclosed, net	53,991	Total Liabilities	<u>247,932,753</u>
Premises and equipment, net	701,753	Shareholders' equity	
Other assets, net	1,708,693	Equity portion1/ Other reserves	11,758,701
		Retained Earnings	247,934
		Total Shareholders' equity	<u>13,814,368</u>
Total Assets	<u>273,753,756</u>	Total Liabilities and Shareholders' equity	<u>247,932,753</u>

	Thousand Baht
Non-Performing Loan2/ (net) as of 30 June 2015 (Quarterly) (1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,304,856
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	305,195
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 18.21 percents)	32,592,262
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.21 percents)	32,592,262
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	666,271
Avals to bills and guarantees of loans	15,779
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	650,492

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