

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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	986,132	Deposits	165,888,302
Interbank and money market items, net	35,687,003	Interbank and money market items, net	9,464,175
Claims on securities	-	Liabilities payable on demand	362,037
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 1,797)	7,262,932	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	255,721	Derivatives liabilities	67,902
Loans to customers, net	233,074,614	Debts issued and Borrowings	73,764,419
Accrued interest receivables	581,037	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	11,287,597
Properites foreclosed, net	56,825	Total Liabilities	260,834,432
Premises and equipment, net	2,633,568	Shareholders' equity	
Other assets, net	7,049,532	Equity portion ^{1/}	9,024,962
		Other reserves	1,434,261
		Retained Earnings	16,293,709
		Total Shareholders' equity	26,752,932
Total Assets	287,587,364	Total Liabilities and Shareholders' equity	287,587,364

	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	29,881
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	32,426,578
(TISCO Bank Plc. : as at 31 July 2015 Thousand Baht 31,806,210)	
(TISCO Bank Plc. : Capital adequacy ratio = 17.46 percents)	
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) 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