

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,180,482	Deposits	205,383,788
Interbank and money market items, net	38,057,993	Interbank and money market items, net	10,897,493
Claims on securities	-	Liabilities payable on demand	399,916
Derivatives assets	-	Liabilities to deliver securities	-
Investments - net	14,795,457	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,809)		Derivatives liabilities	40,729
Investments in subsidiaries and associates, net	207,228	Debts issued and Borrowings	65,406,219
Loans to customers, net	255,833,406	Bank's liabilities under acceptances	
Accrued interest receivables	556,422	Other liabilities	9,704,706
Customers' liabilities under acceptances	-	Total Liabilities	291,832,851
Properites foreclosed, net	120,905		
Premises and equipment, net	2,483,759	Shareholders' equity	
Other assets, net	4,420,892	Equity portion ^{1/}	9,024,962
		Other reserves	1,680,354
		Retained Earnings	15,118,377
		Total Shareholders' equity	25,823,693
Total Assets	317,656,544	Total Liabilities and Shareholders' equity	317,656,544

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly)	4,547,287
(1.54 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	4,084,357
(TISCO Bank Plc. : Thousand Baht 3,517,271)	
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	6,950,423
(TISCO Bank Plc. : Thousand Baht 6,383,337)	
Loans to related parties	22,506
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,447,582
(TISCO Bank Plc. : as at 30 November 2014 Thousand Baht 29,927,459)	
(TISCO Bank Plc. : Capital adequacy ratio = 16.54 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	669,358
Avals to bills and guarantees of loans	7,151
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	662,207

^{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 31 December 2014 (Quarterly) 6,752,585
(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 TISCO Bank	Location of disclosure Website of the Company
Date of disclosure 31 October 2014	Date of disclosure 31 October 2014
Information as of 30 June 2014	Information as of 30 June 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