

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	953,886	Deposits	163,310,703
Interbank and money market items, net	33,401,190	Interbank and money market items, net	8,846,556
Claims on securities	-	Liabilities payable on demand	375,957
Derivatives assets	193	Liabilities to deliver securities	-
Investments - net	7,367,647	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,792)		Derivatives liabilities	112,849
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	69,177,919
Loans to customers, net	227,810,358	Bank's liabilities under acceptances	-
Accrued interest receivables	487,750	Other liabilities	4,682,560
Customers' liabilities under acceptances	-	Total Liabilities	<u>246,506,544</u>
Properites foreclosed, net	60,408		
Premises and equipment, net	698,845	Shareholders' equity	
Other assets, net	1,621,624	Equity portion ^{1/}	11,758,701
		Other reserves	243,518
		Retained Earnings	13,893,138
		Total Shareholders' equity	<u>25,895,357</u>
Total Assets	<u>272,401,901</u>	Total Liabilities and Shareholders' equity	<u>272,401,901</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly)	4,862,035
(1.85 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	4,259,838
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	5,215,610
Loans to related parties	305,072
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,691,144
(Capital adequacy ratio = 18.22 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	30,691,144
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 18.22 percents)	
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	712,789
Avals to bills and guarantees of loans	13,479
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	699,310

^{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 September 2015 (Quarterly) 7,034,518
(2.65 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 Limited

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.

.....
(Mr. Suthas Ruangmanamongkol)

.....
(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer