

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 May 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	890,867	Deposits	234,678,640
Interbank and money market items, net	28,420,556	Interbank and money market items, net	15,665,512
Claims on securities	-	Liabilities payable on demand	582,094
Derivatives assets	38,722	Liabilities to deliver securities	-
Investments - net	5,891,906	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,875)		Derivatives liabilities	41,811
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	32,591,765
Loans to customers, net	269,991,219	Bank's liabilities under acceptances	-
Accrued interest receivables	381,426	Other liabilities	12,351,605
Customers' liabilities under acceptances	-	Total Liabilities	295,911,427
Properites foreclosed, net	99,301		
Premises and equipment, net	1,325,786	Shareholders' equity	
Other assets, net	7,313,255	Equity portion ^{1/}	7,279,121
		Other reserves	865,844
		Retained Earnings	10,296,646
		Total Shareholders' equity	18,441,611
Total Assets	314,353,038	Total Liabilities and Shareholders' equity	314,353,038

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2013 (Quarterly)	2,306,970
(0.76 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	3,302,195
(TISCO Bank Plc. : Thousand Baht 2,835,114)	
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	5,709,978
(TISCO Bank Plc. : Thousand Baht 5,247,896)	
Loans to related parties	28,048
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	24,080,576
(TISCO Bank Plc. : as at 30 April 2013 Thousand Baht 22,938,291)	
(TISCO Bank Plc. : Capital adequacy ratio = 12.88 percents)	
Changes in assets and liabilities this quarter as of 31 May 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	967,981
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	816,673

^{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 March 2013 (Quarterly) 3,404,016
(1.12 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p align="center">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2013 Information as of 31 December 2012</p>	<p align="center">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2013 Information as of 31 December 2012</p>
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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