

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 June 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	983,015	Deposits	238,092,948
Interbank and money market items, net	32,376,495	Interbank and money market items, net	18,910,844
Claims on securities	-	Liabilities payable on demand	467,283
Derivatives assets	28,797	Liabilities to deliver securities	-
Investments - net	7,640,489	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,333,927)		Derivatives liabilities	129,561
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	34,727,562
Loans to customers, net	274,645,285	Bank's liabilities under acceptances	-
Accrued interest receivables	393,600	Other liabilities	11,196,664
Customers' liabilities under acceptances	-	Total Liabilities	303,524,862
Properites foreclosed, net	97,783		
Premises and equipment, net	1,326,179	Shareholders' equity	
Other assets, net	6,477,616	Equity portion ^{1/}	9,024,962
		Other reserves	730,275
		Retained Earnings	10,689,160
		Total Shareholders' equity	20,444,397
Total Assets	323,969,259	Total Liabilities and Shareholders' equity	323,969,259

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013 (Quarterly)	2,778,566
(0.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	3,582,242
(TISCO Bank Plc. : Thousand Baht 3,091,445)	
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	5,917,146
(TISCO Bank Plc. : Thousand Baht 5,426,349)	
Loans to related parties	26,522
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	26,003,147
(TISCO Bank Plc. : as at 31 May 2013 Thousand Baht 24,819,898)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.80 percents)	
Changes in assets and liabilities this quarter as of 30 June 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	899,668
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	748,360

^{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 2013 (Quarterly) 4,068,785
(1.31 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 2013	Date of disclosure 30 April 2013
Information as of 31 December 2012	Information as of 31 December 2012

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