

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	957,708	Deposits	247,363,701
Interbank and money market items, net	38,480,713	Interbank and money market items, net	17,475,142
Claims on securities	-	Liabilities payable on demand	554,109
Derivatives assets	26,244	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 107,902)	7,335,850	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	172,437
Loans to customers, net	275,447,396	Debts issued and Borrowings	32,781,164
Accrued interest receivables	387,871	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	10,419,688
Properites foreclosed, net	122,999	Total Liabilities	308,766,241
Premises and equipment, net	1,331,173	Shareholders' equity	
Other assets, net	5,530,403	Equity portion ^{1/}	9,024,962
		Other reserves	751,682
		Retained Earnings	11,077,472
		Total Shareholders' equity	20,854,116
Total Assets	329,620,357	Total Liabilities and Shareholders' equity	329,620,357

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013 (Quarterly) (0.90 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,778,566
Required provisioning for loan loss, as of 30 June 2013 (Quarterly) (TISCO Bank Plc. : Thousand Baht 3,091,445)	3,582,242
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly) (TISCO Bank Plc. : Thousand Baht 5,426,349)	5,917,146
Loans to related parties	28,139
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (TISCO Bank Plc. : as at 30 June 2013 Thousand Baht 24,711,669) (TISCO Bank Plc. : Capital adequacy ratio = 13.32 percents)	25,985,461
Changes in assets and liabilities this quarter as of 31 July 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	873,912
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	722,604

^{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.

.....
(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

.....
(Mr. Chatri Chandrangam)
Executive Vice President
Chief Financial Officer