

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	951,941	Deposits	247,071,210
Interbank and money market items, net	32,954,114	Interbank and money market items, net	17,137,886
Claims on securities	-	Liabilities payable on demand	476,579
Derivatives assets	25,132	Liabilities to deliver securities	-
Investments - net	9,277,429	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 304,862)		Derivatives liabilities	244,267
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	32,675,893
Loans to customers, net	278,443,330	Bank's liabilities under acceptances	-
Accrued interest receivables	445,181	Other liabilities	11,669,573
Customers' liabilities under acceptances	-	Total Liabilities	309,275,408
Properites foreclosed, net	91,591		
Premises and equipment, net	1,330,237	Shareholders' equity	
Other assets, net	6,963,007	Equity portion ^{1/}	9,024,962
		Other reserves	717,165
		Retained Earnings	11,464,427
		Total Shareholders' equity	21,206,554
Total Assets	330,481,962	Total Liabilities and Shareholders' equity	330,481,962

	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	27,838
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,018,681
(TISCO Bank Plc. : as at 31 July 2013 Thousand Baht 24,711,669)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.38 percents)	
Changes in assets and liabilities this quarter as of 31 August 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	932,218
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	780,910

^{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