

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,047,171	Deposits	256,619,608
Interbank and money market items, net	46,630,621	Interbank and money market items, net	15,141,241
Claims on securities	-	Liabilities payable on demand	393,682
Derivatives assets	21,281	Liabilities to deliver securities	-
Investments - net	10,351,872	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,845)		Derivatives liabilities	143,397
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	41,008,229
Loans to customers, net	281,111,732	Bank's liabilities under acceptances	-
Accrued interest receivables	431,617	Other liabilities	10,511,518
Customers' liabilities under acceptances	-	Total Liabilities	323,817,675
Properites foreclosed, net	159,361		
Premises and equipment, net	1,346,015	Shareholders' equity	
Other assets, net	4,676,545	Equity portion ^{1/}	9,024,962
		Other reserves	700,469
		Retained Earnings	12,233,109
		Total Shareholders' equity	21,958,540
Total Assets	345,776,215	Total Liabilities and Shareholders' equity	345,776,215

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2013 (Quarterly)	2,928,761
(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	3,609,405
(TISCO Bank Plc. : Thousand Baht 3,078,895)	
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	5,730,805
(TISCO Bank Plc. : Thousand Baht 5,200,295)	
Loans to related parties	26,334
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	26,774,130
(TISCO Bank Plc. : as at 30 September 2013 Thousand Baht 25,612,242)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.85 percents)	
Changes in assets and liabilities this quarter as of 31 October 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	941,561
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	899,009

^{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 2013 (Quarterly) 4,197,443
(1.30 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 29 October 2013	Date of disclosure 29 October 2013
Information as of 30 June 2013	Information as of 30 June 2013

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