

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,046,312	Deposits	255,121,882
Interbank and money market items, net	42,837,614	Interbank and money market items, net	15,047,315
Claims on securities	-	Liabilities payable on demand	390,158
Derivatives assets	30,273	Liabilities to deliver securities	-
Investments - net	10,702,617	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,846)		Derivatives liabilities	236,934
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	41,880,529
Loans to customers, net	283,796,301	Bank's liabilities under acceptances	-
Accrued interest receivables	500,138	Other liabilities	10,112,683
Customers' liabilities under acceptances	-	Total Liabilities	322,789,501
Properites foreclosed, net	94,051		
Premises and equipment, net	1,341,039	Shareholders' equity	
Other assets, net	4,617,085	Equity portion ^{1/}	9,024,962
		Other reserves	698,233
		Retained Earnings	12,452,734
		Total Shareholders' equity	22,175,929
Total Assets	344,965,430	Total Liabilities and Shareholders' equity	344,965,430

	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	26,023
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	26,774,130
(TISCO Bank Plc. : as at 31 October 2013 Thousand Baht 25,586,259)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.79 percents)	
Changes in assets and liabilities this quarter as of 30 November 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	850,789
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	808,237

^{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