

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,130,135	Deposits	265,547,495
Interbank and money market items, net	52,777,951	Interbank and money market items, net	12,283,394
Claims on securities	-	Liabilities payable on demand	344,864
Derivatives assets	28,220	Liabilities to deliver securities	-
Investments - net	10,029,363	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,759,688)		Derivatives liabilities	310,945
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	36,955,619
Loans to customers, net	275,051,634	Bank's liabilities under acceptances	-
Accrued interest receivables	493,055	Other liabilities	7,011,348
Customers' liabilities under acceptances	-	Total Liabilities	322,453,665
Properties foreclosed, net	114,923		
Premises and equipment, net	742,371	Shareholders' equity	
Other assets, net	1,662,056	Equity portion ^{1/}	9,312,451
		Other reserves	244,503
		Retained Earnings	10,019,089
		Total Shareholders' equity	19,576,043
Total Assets	342,029,708	Total Liabilities and Shareholders' equity	342,029,708

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	2,977,213
(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	3,432,765
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	5,782,792
Loans to related parties	502,568
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	25,746,325
(Capital adequacy ratio = 13.37 percents)	
Changes in assets and liabilities this quarter as of 31 December 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	850,407
Avals to bills and guarantees of loans	42,552
Liabilities under unmaturing import bills	-
Letters of credit	-
Other contingencies	807,855

^{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 31 December 2013 (Quarterly) 4,258,437
(1.29 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 the Bank	Location of disclosure Website of TISCO Financial Group Public Company Limit
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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(Mr. Suthas Ruangmanamongkol)
(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer

Group Chief Executive Officer

Executive Vice President
Chief Financial Officer