

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 January 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,197,444	Deposits	251,500,663
Interbank and money market items, net	41,858,177	Interbank and money market items, net	15,805,857
Claims on securities	-	Liabilities payable on demand	595,478
Derivatives assets	33,034	Liabilities to deliver securities	-
Investments - net	13,892,247	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,851)		Derivatives liabilities	329,139
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	46,358,019
Loans to customers, net	282,850,853	Bank's liabilities under acceptances	-
Accrued interest receivables	437,097	Other liabilities	9,019,972
Customers' liabilities under acceptances	-	Total Liabilities	323,609,128
Properites foreclosed, net	99,964		
Premises and equipment, net	2,500,743	Shareholders' equity	
Other assets, net	4,202,038	Equity portion ^{1/}	9,024,962
		Other reserves	1,524,879
		Retained Earnings	12,912,628
		Total Shareholders' equity	23,462,469
Total Assets	347,071,597	Total Liabilities and Shareholders' equity	347,071,597

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	3,407,587
(1.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	4,007,309
(TISCO Bank Plc. : Thousand Baht 3,432,765)	
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	6,357,337
(TISCO Bank Plc. : Thousand Baht 5,782,792)	
Loans to related parties	27,517
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,052,480
(TISCO Bank Plc. : as at 31 December 2013 Thousand Baht 25,746,325)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.37 percents)	
Changes in assets and liabilities this quarter as of 31 January 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	765,672
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	723,120

^{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) 4,966,465
(1.46 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