

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 April 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,110,771	Deposits	229,752,994
Interbank and money market items, net	29,549,023	Interbank and money market items, net	16,642,129
Claims on securities	-	Liabilities payable on demand	357,169
Derivatives assets	30,438	Liabilities to deliver securities	-
Investments - net	16,421,231	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,840)		Derivatives liabilities	7,114
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	49,885,519
Loans to customers, net	276,684,348	Bank's liabilities under acceptances	-
Accrued interest receivables	465,604	Other liabilities	10,847,988
Customers' liabilities under acceptances	-	Total Liabilities	307,492,913
Properites foreclosed, net	164,418		
Premises and equipment, net	2,493,160	Shareholders' equity	
Other assets, net	3,498,319	Equity portion ^{1/}	9,024,962
		Other reserves	1,606,851
		Retained Earnings	12,292,586
		Total Shareholders' equity	22,924,399
Total Assets	330,417,312	Total Liabilities and Shareholders' equity	330,417,312

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2014 (Quarterly)	3,683,821
(1.19 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2014 (Quarterly)	3,838,023
(TISCO Bank Plc. : Thousand Baht 3,275,886)	
Actual provisioning for loan loss, as of 31 March 2014 (Quarterly)	6,489,638
(TISCO Bank Plc. : Thousand Baht 5,927,500)	
Loans to related parties	24,646
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,209,451
(TISCO Bank Plc. : as at 31 March 2014 Thousand Baht 27,170,004)	
(TISCO Bank Plc. : Capital adequacy ratio = 14.32 percents)	
Changes in assets and liabilities this quarter as of 30 April 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	824,894
Avals to bills and guarantees of loans	195,885
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	629,009

^{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 31 March 2014 (Quarterly) 5,365,988
(1.73 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

<p style="text-align: center;">For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)</p> <p>Location of disclosure Website of TISCO Bank Date of disclosure 30 April 2014 Information as of 31 December 2013</p>	<p style="text-align: center;">For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)</p> <p>Location of disclosure Website of the Company Date of disclosure 30 April 2014 Information as of 31 December 2013</p>
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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