

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 June 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,093,236	Deposits	227,352,221
Interbank and money market items, net	29,129,912	Interbank and money market items, net	14,587,840
Claims on securities	-	Liabilities payable on demand	594,847
Derivatives assets	22,690	Liabilities to deliver securities	-
Investments - net	16,068,880	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,832)		Derivatives liabilities	5,083
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	40,675,319
Loans to customers, net	263,028,533	Bank's liabilities under acceptances	-
Accrued interest receivables	391,745	Other liabilities	5,727,298
Customers' liabilities under acceptances	-	Total Liabilities	288,942,608
Properties foreclosed, net	104,610		
Premises and equipment, net	767,723	Shareholders' equity	
Other assets, net	1,846,637	Equity portion ^{1/}	11,758,701
		Other reserves	256,096
		Retained Earnings	11,496,561
		Total Shareholders' equity	23,511,358
Total Assets	312,453,966	Total Liabilities and Shareholders' equity	312,453,966

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly)	3,804,675
(1.30 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	3,460,199
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	6,123,198
Loans to related parties	6,844
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	28,897,488
(Capital adequacy ratio = 15.42 percents)	
Changes in assets and liabilities this quarter as of 30 June 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	780,081
Avals to bills and guarantees of loans	192,105
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	587,976

^{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 June 2014 (Quarterly) 5,507,600
(1.87 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 30 April 2014	Date of disclosure 30 April 2014
Information as of 31 December 2013	Information as of 31 December 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

<p>..... (Mr. Suthas Ruangmanamongkol)</p>	<p>..... (Mr. Chatri Chandrangam)</p>
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President	Executive Vice President: Chief Financial Officer
Group Chief Executive Officer	Executive Vice President Chief Financial Officer