

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 July 2014

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|--------------------|---|--------------------|
| Cash | 969,302 | Deposits | 220,225,756 |
| Interbank and money market items, net | 24,389,339 | Interbank and money market items, net | 8,582,685 |
| Claims on securities | - | Liabilities payable on demand | 328,644 |
| Derivatives assets | 71,787 | Liabilities to deliver securities | - |
| Investments - net | 12,597,115 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 1,828) | | Derivatives liabilities | 5,467 |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 44,291,019 |
| Loans to customers, net | 261,710,776 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 406,808 | Other liabilities | 5,412,574 |
| Customers' liabilities under acceptances | - | Total Liabilities | 278,846,145 |
| Properties foreclosed, net | 135,932 | | |
| Premises and equipment, net | 776,683 | Shareholders' equity | |
| Other assets, net | 1,543,368 | Equity portion ^{1/} | 11,758,701 |
| | | Other reserves | 258,403 |
| | | Retained Earnings | 11,737,861 |
| | | Total Shareholders' equity | 23,754,965 |
| Total Assets | 302,601,110 | Total Liabilities and Shareholders' equity | 302,601,110 |

| | 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) | 3,455,559 |
| Actual provisioning for loan loss, as of 30 June 2014 (Quarterly) | 6,117,782 |
| Loans to related parties | 306,718 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 28,927,103 |
| (Capital adequacy ratio = 15.58 percents) | |
| Changes in assets and liabilities this quarter as of 31 July 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 835,570 |
| Avals to bills and guarantees of loans | 192,105 |
| Liabilities under unmaturing import bills | - |
| Letters of credit | - |
| Other contingencies | 643,465 |

^{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 | For Financial Group |
|--|--|
| (under the Notification of the Bank of Thailand) | (under the Notification of the Bank of Thailand) |
| Re: Public disclosure of Capital Maintenance for Commercial Banks) | 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.

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| (Mr. Suthas Ruangmanamongkol) | (Mr. Chatri Chandrangam) |
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President

Executive Vice President: Chief Financial Officer

Group Chief Executive Officer

Executive Vice President
Chief Financial Officer