

**TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES**

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	993,490	Deposits	214,240,246
Interbank and money market items, net	30,354,150	Interbank and money market items, net	14,748,990
Claims on securities	-	Liabilities payable on demand	393,613
Derivatives assets	79,068	Liabilities to deliver securities	-
Investments - net	12,574,541	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,824)		Derivatives liabilities	13,531
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	58,537,219
Loans to customers, net	268,879,636	Bank's liabilities under acceptances	
Accrued interest receivables	491,976	Other liabilities	9,400,573
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>297,334,172</b>
Properites foreclosed, net	153,553		
Premises and equipment, net	2,530,198	<b>Shareholders' equity</b>	
Other assets, net	5,865,436	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,885,639
		Retained Earnings	13,677,275
		<b>Total Shareholders' equity</b>	<b>24,587,876</b>
<b>Total Assets</b>	<b>321,922,048</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>321,922,048</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2014 (Quarterly)	4,338,316
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	4,034,766
(TISCO Bank Plc. : Thousand Baht 3,455,559)	
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	6,696,990
(TISCO Bank Plc. : Thousand Baht 6,117,782)	
Loans to related parties	23,444
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	28,382,902
(TISCO Bank Plc. : as at 31 July 2014 Thousand Baht 28,927,103)	
(TISCO Bank Plc. : Capital adequacy ratio = 15.58 percents)	
Changes in assets and liabilities this quarter as of 31 August 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	846,043
Avals to bills and guarantees of loans	192,105
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	653,938

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2014 (Quarterly) 6,365,878  
(2.08 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 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. Chatri Chandrangam)  
Executive Vice President  
Chief Financial Officer

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(Miss Chutintorn Vigasi)  
Head of Accounting