

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,011,499	Deposits	208,343,707
Interbank and money market items, net	29,381,676	Interbank and money market items, net	12,544,098
Claims on securities	-	Liabilities payable on demand	426,048
Derivatives assets	41,892	Liabilities to deliver securities	-
Investments - net	10,247,467	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,821)		Derivatives liabilities	10,933
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	48,631,619
Loans to customers, net	256,315,005	Bank's liabilities under acceptances	-
Accrued interest receivables	392,751	Other liabilities	5,426,832
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>275,383,237</u></b>
Properties foreclosed, net	108,843		
Premises and equipment, net	780,944	<b>Shareholders' equity</b>	
Other assets, net	1,400,609	Equity portion <sup>1/</sup>	11,758,701
		Other reserves	265,649
		Retained Earnings	12,273,100
		<b>Total Shareholders' equity</b>	<b><u>24,297,450</u></b>
<b>Total Assets</b>	<b><u>299,680,686</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>299,680,686</u></b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2014 (Quarterly)	3,858,602
(1.35 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	3,404,865
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	6,252,531
Loans to related parties	307,157
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,920,453
(Capital adequacy ratio = 16.64 percents)	
Changes in assets and liabilities this quarter as of 30 September 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	825,982
Avals to bills and guarantees of loans	192,105
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	633,877

<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 September 2014 (Quarterly) 5,609,198  
(1.95 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.

..... (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