

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

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,012,430	Deposits	207,074,896
Interbank and money market items, net	29,439,866	Interbank and money market items, net	18,116,732
Claims on securities	-	Liabilities payable on demand	426,048
Derivatives assets	41,892	Liabilities to deliver securities	-
Investments - net	11,971,599	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,821)		Derivatives liabilities	14,098
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	57,758,619
Loans to customers, net	267,935,316	Bank's liabilities under acceptances	
Accrued interest receivables	424,811	Other liabilities	9,349,876
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>292,740,269</b>
Properites foreclosed, net	112,247		
Premises and equipment, net	2,526,870	<b>Shareholders' equity</b>	
Other assets, net	4,193,184	Equity portion <sup>1/</sup>	9,024,962
		Other reserves	1,810,638
		Retained Earnings	14,082,346
		<b>Total Shareholders' equity</b>	<b>24,917,946</b>
<b>Total Assets</b>	<b>317,658,215</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>317,658,215</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2014 (Quarterly)	4,392,464
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	3,997,911
(TISCO Bank Plc. : Thousand Baht 3,404,865)	
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	6,845,577
(TISCO Bank Plc. : Thousand Baht 6,252,531)	
Loans to related parties	23,833
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	28,352,983
(TISCO Bank Plc. : as at 31 August 2014 Thousand Baht 29,662,754)	
(TISCO Bank Plc. : Capital adequacy ratio = 15.96 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) 6,470,327  
(2.16 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.

.....  
(Mrs. Oranuch Apisaksirikul)  
Group Chief Executive, TISCO Group

.....  
(Mr. Chatri Chandrangam)  
Executive Vice President  
Chief Financial Officer