

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	988,828	Deposits	201,906,034
Interbank and money market items, net	23,711,538	Interbank and money market items, net	8,971,922
Claims on securities	-	Liabilities payable on demand	455,467
Derivatives assets	32,594	Liabilities to deliver securities	-
Investments - net	11,094,890	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,817)		Derivatives liabilities	25,297
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	50,689,219
Loans to customers, net	253,378,880	Bank's liabilities under acceptances	-
Accrued interest receivables	423,480	Other liabilities	5,504,196
Customers' liabilities under acceptances	-	Total Liabilities	267,552,135
Properties foreclosed, net	123,654		
Premises and equipment, net	784,470	Shareholders' equity	
Other assets, net	1,577,198	Equity portion ^{1/}	11,758,701
		Other reserves	261,853
		Retained Earnings	12,542,843
		Total Shareholders' equity	24,563,397
Total Assets	292,115,532	Total Liabilities and Shareholders' equity	292,115,532

	Thousand Baht
Non-Performing Loan ^{2/} (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	307,017
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	30,036,386
(Capital adequacy ratio = 16.71 percents)	
Changes in assets and liabilities this quarter as of 31 October 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	809,219
Avals to bills and guarantees of loans	180,151
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	629,068

^{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 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 31 October 2014	Date of disclosure 31 October 2014
Information as of 30 June 2014	Information as of 30 June 2014

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)

President

Executive Vice President: Chief Financial Officer

Group Chief Executive Officer

Executive Vice President
Chief Financial Officer