

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	1,059,338	Deposits	202,990,440
Interbank and money market items, net	27,860,470	Interbank and money market items, net	10,541,498
Claims on securities	-	Liabilities payable on demand	549,957
Derivatives assets	6,725	Liabilities to deliver securities	-
Investments - net	11,106,718	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,813)		Derivatives liabilities	43,541
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	52,144,219
Loans to customers, net	253,923,603	Bank's liabilities under acceptances	-
Accrued interest receivables	477,247	Other liabilities	5,718,450
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>271,988,105</b>
Properties foreclosed, net	143,481		
Premises and equipment, net	781,343	<b>Shareholders' equity</b>	
Other assets, net	1,422,561	Equity portion <sup>1/</sup>	11,758,701
		Other reserves	270,755
		Retained Earnings	12,763,925
		<b>Total Shareholders' equity</b>	<b>24,793,381</b>
<b>Total Assets</b>	<b>296,781,486</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>296,781,486</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	306,872
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,927,459
(Capital adequacy ratio = 16.54 percents)	
Changes in assets and liabilities this quarter as of 30 November 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	831,458
Avals to bills and guarantees of loans	180,151
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	651,307

<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	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 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