

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,152,167	Deposits	258,445,072
Interbank and money market items, net	41,745,335	Interbank and money market items, net	11,884,351
Claims on securities	-	Liabilities payable on demand	450,039
Derivatives assets	19,177	Liabilities to deliver securities	-
Investments - net	8,506,298	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 602,223)		Derivatives liabilities	160,299
Investments in subsidiaries and associates, net	44,436	Debts issued and Borrowings	26,405,619
Loans to customers, net	268,350,770	Bank's liabilities under acceptances	-
Accrued interest receivables	349,187	Other liabilities	5,981,307
Customers' liabilities under acceptances	-	Total Liabilities	303,326,687
Properties foreclosed, net	151,998		
Premises and equipment, net	395,887	Shareholders' equity	
Other assets, net	2,160,300	Equity portion ^{1/}	9,312,451
		Other reserves	328
		Retained Earnings	10,236,089
		Total Shareholders' equity	19,548,868
Total Assets	322,875,555	Total Liabilities and Shareholders' equity	322,875,555

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2013 (Quarterly)	2,552,964
(0.82 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	3,078,895
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	5,200,295
Loans to related parties	503,772
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	25,612,242
(Capital adequacy ratio = 13.85 percents)	
Changes in assets and liabilities this quarter as of 30 September 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,072,644
Avals to bills and guarantees of loans	148,044
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	924,600

^{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 2013 (Quarterly) 3,578,043
(1.14 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 2013	Date of disclosure 30 April 2013
Information as of 31 December 2012	Information as of 31 December 2012

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

<p>..... (Mr. Suthas Ruangmanamongkol)</p>	<p>..... (Mr. Chatri Chandrangam)</p>
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<p>President</p> <p>Group Chief Executive Officer</p>	<p>Executive Vice President: Chief Financial Officer</p> <p>Executive Vice President Chief Financial Officer</p>
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