

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,081,865	Deposits	248,560,897
Interbank and money market items, net	44,838,748	Interbank and money market items, net	11,979,687
Claims on securities	-	Liabilities payable on demand	429,033
Derivatives assets	31,740	Liabilities to deliver securities	-
Investments - net	15,536,655	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,847)		Derivatives liabilities	282,190
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	46,597,619
Loans to customers, net	269,118,563	Bank's liabilities under acceptances	-
Accrued interest receivables	423,085	Other liabilities	5,558,875
Customers' liabilities under acceptances	-	Total Liabilities	313,408,301
Properties foreclosed, net	84,872		
Premises and equipment, net	739,335	Shareholders' equity	
Other assets, net	1,583,722	Equity portion ^{1/}	9,312,451
		Other reserves	257,828
		Retained Earnings	10,460,005
		Total Shareholders' equity	20,030,284
Total Assets	333,438,585	Total Liabilities and Shareholders' equity	333,438,585

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	2,977,213
(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	3,432,765
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	5,782,792
Loans to related parties	7,344
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,104,943
(Capital adequacy ratio = 14.11 percents)	
Changes in assets and liabilities this quarter as of 28 February 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	892,019
Avals to bills and guarantees of loans	215,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	676,467

^{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 31 December 2013 (Quarterly) 4,258,437
(1.29 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 29 October 2013	Date of disclosure 29 October 2013
Information as of 30 June 2013	Information as of 30 June 2013

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

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(Mr. Suthas Ruangmanamongkol)

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(Mr. Chatri Chandrangam)

President

Executive Vice President: Chief Financial Officer

Group Chief Executive Officer

Executive Vice President
Chief Financial Officer