

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 July 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	970,246	Deposits	218,897,798
Interbank and money market items, net	25,157,446	Interbank and money market items, net	13,819,636
Claims on securities	-	Liabilities payable on demand	328,644
Derivatives assets	72,046	Liabilities to deliver securities	-
Investments - net	14,208,945	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,828)		Derivatives liabilities	7,959
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	53,534,219
Loans to customers, net	272,250,051	Bank's liabilities under acceptances	
Accrued interest receivables	438,027	Other liabilities	11,115,164
Customers' liabilities under acceptances	-	Total Liabilities	297,703,420
Properites foreclosed, net	144,115		
Premises and equipment, net	2,519,200	Shareholders' equity	
Other assets, net	6,020,904	Equity portion ^{1/}	9,024,962
		Other reserves	1,730,509
		Retained Earnings	13,322,089
		Total Shareholders' equity	24,077,560
Total Assets	321,780,980	Total Liabilities and Shareholders' equity	321,780,980

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2014 (Quarterly)	4,338,316
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	4,034,766
(TISCO Bank Plc. : Thousand Baht 3,455,559)	
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	6,696,990
(TISCO Bank Plc. : Thousand Baht 6,117,782)	
Loans to related parties	23,757
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,509,342
(TISCO Bank Plc. : as at 30 June 2014 Thousand Baht 28,897,488)	
(TISCO Bank Plc. : Capital adequacy ratio = 15.42 percents)	
Changes in assets and liabilities this quarter as of 31 July 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	835,570
Avals to bills and guarantees of loans	192,105
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	643,465

^{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 June 2014 (Quarterly) 6,365,878
(2.08 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.

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

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