

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	982,337	Deposits	240,943,897
Interbank and money market items, net	32,534,700	Interbank and money market items, net	14,570,399
Claims on securities	-	Liabilities payable on demand	467,283
Derivatives assets	28,797	Liabilities to deliver securities	-
Investments - net	6,202,394	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,333,927)		Derivatives liabilities	129,153
Investments in subsidiaries and associates, net	44,592	Debts issued and Borrowings	26,108,490
Loans to customers, net	263,756,191	Bank's liabilities under acceptances	-
Accrued interest receivables	354,642	Other liabilities	6,075,014
Customers' liabilities under acceptances	-	Total Liabilities	<u>288,294,236</u>
Properties foreclosed, net	91,597		
Premises and equipment, net	385,540	Shareholders' equity	
Other assets, net	2,536,417	Equity portion ^{1/}	9,312,451
		Other reserves	662
		Retained Earnings	9,309,858
		Total Shareholders' equity	<u>18,622,971</u>
Total Assets	<u>306,917,207</u>	Total Liabilities and Shareholders' equity	<u>306,917,207</u>

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013 (Quarterly)	2,453,926
(0.82 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	3,091,445
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	5,426,349
Loans to related parties	507,254
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	24,711,669
(Capital adequacy ratio = 13.32 percents)	
Changes in assets and liabilities this quarter as of 30 June 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	899,668
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	748,360

^{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 2013 (Quarterly) 3,537,113
(1.18 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 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.

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(Mr. Suthas Ruangmanamongkol)
President

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