

**TISCO BANK PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 July 2013**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	956,961	Deposits	248,438,604
Interbank and money market items, net	38,027,377	Interbank and money market items, net	12,524,895
Claims on securities	-	Liabilities payable on demand	554,109
Derivatives assets	26,244	Liabilities to deliver securities	-
Investments - net	5,859,359	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 107,902)		Derivatives liabilities	162,572
Investments in subsidiaries and associates, net	44,403	Debts issued and Borrowings	26,107,490
Loans to customers, net	264,580,282	Bank's liabilities under acceptances	-
Accrued interest receivables	354,591	Other liabilities	5,797,809
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b><u>293,585,479</u></b>
Properties foreclosed, net	112,590		
Premises and equipment, net	388,533	<b>Shareholders' equity</b>	
Other assets, net	2,192,086	Equity portion <sup>1/</sup>	9,312,451
		Other reserves	457
		Retained Earnings	9,644,039
		<b>Total Shareholders' equity</b>	<b><u>18,956,947</u></b>
<b>Total Assets</b>	<b><u>312,542,426</u></b>	<b>Total Liabilities and Shareholders' equity</b>	<b><u>312,542,426</u></b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	504,055
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	24,711,669
(Capital adequacy ratio = 13.38 percents)	
Changes in assets and liabilities this quarter as of 31 July 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	873,912
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	722,604

<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 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