

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	951,194	Deposits	248,403,692
Interbank and money market items, net	33,112,205	Interbank and money market items, net	12,433,578
Claims on securities	-	Liabilities payable on demand	476,579
Derivatives assets	23,803	Liabilities to deliver securities	-
Investments - net	7,822,269	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 304,862)		Derivatives liabilities	236,681
Investments in subsidiaries and associates, net	45,408	Debts issued and Borrowings	26,105,619
Loans to customers, net	267,603,812	Bank's liabilities under acceptances	-
Accrued interest receivables	409,766	Other liabilities	5,790,003
Customers' liabilities under acceptances	-	Total Liabilities	293,446,152
Properties foreclosed, net	84,097		
Premises and equipment, net	392,593	Shareholders' equity	
Other assets, net	2,239,747	Equity portion ^{1/}	9,312,451
		Other reserves	(599)
		Retained Earnings	9,926,890
		Total Shareholders' equity	19,238,742
Total Assets	312,684,894	Total Liabilities and Shareholders' equity	312,684,894

	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	503,914
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	25,820,425
(Capital adequacy ratio = 14.02 percents)	
Changes in assets and liabilities this quarter as of 31 August 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	932,218
Avals to bills and guarantees of loans	151,308
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	780,910

^{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 (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.

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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