

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 December 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,131,004	Deposits	264,640,753
Interbank and money market items, net	53,241,962	Interbank and money market items, net	16,702,692
Claims on securities	-	Liabilities payable on demand	344,864
Derivatives assets	32,857	Liabilities to deliver securities	-
Investments - net	11,489,596	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,759,688)		Derivatives liabilities	315,668
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	44,083,619
Loans to customers, net	285,796,316	Bank's liabilities under acceptances	-
Accrued interest receivables	535,851	Other liabilities	9,956,857
Customers' liabilities under acceptances	-	Total Liabilities	336,044,453
Properites foreclosed, net	124,757		
Premises and equipment, net	2,511,745	Shareholders' equity	
Other assets, net	4,398,431	Equity portion ^{1/}	9,024,962
		Other reserves	1,570,190
		Retained Earnings	12,622,914
		Total Shareholders' equity	23,218,066
Total Assets	359,262,519	Total Liabilities and Shareholders' equity	359,262,519

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	3,407,509
(1.01 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	4,007,232
(TISCO Bank Plc. : Thousand Baht 3,432,687)	
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	6,357,337
(TISCO Bank Plc. : Thousand Baht 5,782,792)	
Loans to related parties	27,778
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	26,969,549
(TISCO Bank Plc. : as at 30 November 2013 Thousand Baht 25,612,242)	
(TISCO Bank Plc. : Capital adequacy ratio = 13.47 percents)	
Changes in assets and liabilities this quarter as of 31 December 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	850,407
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	807,855

^{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) 4,966,387
(1.46 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 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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(Mrs. Oranuch Apisaksirikul)
Group Chief Executive, TISCO Group

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