

TISCO BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,196,436	Deposits	252,919,471
Interbank and money market items, net	41,340,906	Interbank and money market items, net	11,391,804
Claims on securities	-	Liabilities payable on demand	595,478
Derivatives assets	29,636	Liabilities to deliver securities	-
Investments - net	12,486,698	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,851)		Derivatives liabilities	325,103
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	39,557,619
Loans to customers, net	272,142,783	Bank's liabilities under acceptances	-
Accrued interest receivables	401,737	Other liabilities	5,462,515
Customers' liabilities under acceptances	-	Total Liabilities	310,251,990
Properties foreclosed, net	92,665		
Premises and equipment, net	738,264	Shareholders' equity	
Other assets, net	1,589,402	Equity portion ^{1/}	9,312,451
		Other reserves	247,074
		Retained Earnings	10,207,012
		Total Shareholders' equity	19,766,537
Total Assets	330,018,527	Total Liabilities and Shareholders' equity	330,018,527

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	2,977,213
(0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	3,432,765
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	5,782,792
Loans to related parties	502,468
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	26,819,496
(Capital adequacy ratio = 13.90 percents)	
Changes in assets and liabilities this quarter as of 31 January 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	765,672
Avals to bills and guarantees of loans	42,552
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	723,120

^{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) 4,258,437
(1.29 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 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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(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