

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND SUBSIDIARIES

Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 31 October 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	989,806	Deposits	200,660,227
Interbank and money market items, net	24,542,120	Interbank and money market items, net	15,165,083
Claims on securities	-	Liabilities payable on demand	455,467
Derivatives assets	33,458	Liabilities to deliver securities	-
Investments - net	12,734,424	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,817)		Derivatives liabilities	35,299
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	59,475,319
Loans to customers, net	264,877,091	Bank's liabilities under acceptances	
Accrued interest receivables	455,162	Other liabilities	10,519,516
Customers' liabilities under acceptances	-	Total Liabilities	286,310,911
Properites foreclosed, net	131,157		
Premises and equipment, net	2,545,207	Shareholders' equity	
Other assets, net	5,289,234	Equity portion ^{1/}	9,024,962
		Other reserves	1,775,745
		Retained Earnings	14,486,041
		Total Shareholders' equity	25,286,748
Total Assets	311,597,659	Total Liabilities and Shareholders' equity	311,597,659

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2014 (Quarterly)	4,392,464
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	3,997,911
(TISCO Bank Plc. : Thousand Baht 3,404,865)	
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	6,845,577
(TISCO Bank Plc. : Thousand Baht 6,252,531)	
Loans to related parties	23,539
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	28,649,339
(TISCO Bank Plc. : as at 30 September 2014 Thousand Baht 29,922,795)	
(TISCO Bank Plc. : Capital adequacy ratio = 16.64 percents)	
Changes in assets and liabilities this quarter as of 31 October 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	809,219
Avals to bills and guarantees of loans	180,151
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	629,068

^{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 September 2014 (Quarterly) 6,470,327
(2.16 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 31 October 2014	Date of disclosure 31 October 2014
Information as of 30 June 2014	Information as of 30 June 2014

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